

KANSAS DEPARTMENT OF LABOR

Division of Workers Compensation 32nd Annual Statistical Report Fiscal Year 2006

January 2007

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Important Changes to the FY 2006 32nd Annual Statistical Report

Please note the following changes:

- 1) The Fraud and Abuse statistics and narrative formerly located in Section 4 are now located in Section 1 on pages 25-27.**
- 2) The Judicial unit has been renamed the Administrative Law Judges unit and contains greatly expanded statistics and narrative which can be found on pages 18-22.**

-The Kansas Division of Workers Compensation

MESSAGE FROM THE SECRETARY OF LABOR

Since beginning my service with the Kansas Department of Labor, I have been pleased to be responsible for many different projects and activities ensuring the Department of Labor fulfills its mission to enhance the economic well-being of all Kansans through responsive workforce services.

This report contains information on the Workers Compensation Division's operations by section for the past fiscal year. It contains tables of data on the incidence of workplace injuries and illnesses, insurance industry premiums and losses for Kansas, fraud and abuse activity, and revenue and operating expenditures for the Kansas Workers Compensation Fund. The annual report also contains the results of a major statistical study on Kansas workers compensation claims that included cost data for calendar year 2005.

In Fiscal Year 2006, the division processed 16,185 applications for hearings and more than 6,500 employer elections. The business section issued 213 self-insurance permits to employers, including nine to new applicants. The compliance section established more than 4,400 employer contacts. This year, the fraud and abuse unit collected \$231,433.83 in restitution and civil penalties. In addition, the ombudsman section answered information requests from 28,332 parties during the fiscal year. The research section responded to more than 47,000 requests for workers compensation histories.

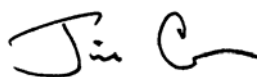
The technology and statistics section, along with the KDOL information technology division, continued to maintain and modify the Electronic Data Interchange (EDI), a system allowing electronic reporting of initial injuries and follow-up reports by insurers. EDI has been well received by Kansas employers and insurers, exceeding our own expectations, with more than 40 trading partners submitting data on behalf of more than 200 insurance carriers and self-insured employers. In FY 2006, about one-third of all original reports of accidents were filed electronically.

The division's coverage and compliance unit, the technology and statistics unit and Department of Labor's information technology division worked with the National Council on Compensation Insurance (NCCI) to implement three new innovations in proof of coverage reporting and information access. First, at the end of FY2005 the division launched a new web-based coverage verification service which allows external users access to coverage information through the Kansas Department of Labor web site. This site averaged 1,246 searches per month for FY 2006. Second, in April 2005, the division implemented a new digital data exchange or proof of coverage regulatory reports between the division and insurers. Finally, the division and KDOL information technology worked with all internal stakeholders to create a proof of coverage data warehouse that makes digitally submitted reports available to other units.

The division hosted two successful seminars on workers compensation topics during 2006.

I thank all of the employees of the Division of Workers Compensation for the hard work and dedication to public service they exhibit on a daily basis. The Kansas Department of Labor remains committed to enhancing the efficient delivery of services to the people and businesses of Kansas.

Sincerely,



Jim Garner, Secretary of Labor

INTRODUCTION

The Kansas Legislature enacted the State's first law governing workers compensation, as a no-fault system, more than nine decades ago in 1911. Although many significant changes to its provisions have been made since then, the basic premise and purpose of that law have remained much the same. The premise is that those injured in industrial accidents should be compensated regardless of who is at fault. The purpose is to provide protection to the injured employee through employer safety efforts, medical treatment and partial compensation for lost income.¹

Until 1939, the responsibility for administering the workers compensation law resided with a "workmen's compensation commissioner" whose authority extended from a series of public commissions to whom the position reported, including the Public Safety Commission in the 1920s and the Commission of Labor and Industry in the 1930s. In 1939, the Kansas Legislature created and transferred jurisdiction over workers compensation to a stand-alone agency named the Office of the Workmen's Compensation Commissioner. In 1961, the legislature reorganized the office again, into the Office of the Director of Workers Compensation. This office subsequently became a division under the Department of Labor. Today's Division of Workers Compensation, while having grown and undergone considerable organizational changes, is essentially the same agency created in 1939.

The current workers compensation law covers all employers in Kansas, regardless of the number of employees or the kind of work they do, with two exceptions: employers engaged in agricultural pursuits and any employer who during a given calendar year has an estimated payroll less than \$20,000 for that year, unless the employer is a subcontractor. The State of Kansas pays no workers compensation benefits to injured workers unless they are state employees. Private employers pay all benefits owed to their injured workers, either directly from the employer's own resources or indirectly through another party. While most covered employers obtain insurance from private carriers or group pools, provisions in the law establish criteria for certain employers to become self-insured. Potentially eligible employers must apply for approval from the Director of Workers Compensation. Criteria include continuous operation for at least five years, a minimum level of after-tax earnings and a minimum debt/equity ratio. The Kansas Insurance Department approves the formation of group-funded self-insurance pools and determines whether employers qualify for membership in a pool.

¹ *Madison v. Key Work Clothes*, 182 Kan. 186, 192, 318 P. 2d 991 (1957).

BENEFITS INFORMATION

COMPENSATION

Kansas' workers compensation law requires that an employer or its insurance carrier pay an injured employee two-thirds of the employee's gross average weekly wage, up to the amount of the applicable maximum benefits listed below. To find the appropriate maximum, look for the range of dates that contain the date of injury and then go to the right to find the maximum dollar amount of the benefit. For example, if the date of injury was August 21, 2006, the maximum weekly benefit one could receive would be \$483. The actual amount a worker receives is the lesser of two amounts: either two-thirds of one's gross average weekly wage or the maximum in effect at the date of the injury. This effective maximum does not change over the life of one's claim, even though the maximum benefit level for each new 12-month interval usually increases by a small amount.

Maximum Compensation Schedule

Date of Injury	Maximum Benefit
July 1, 1996-June 30, 1997	\$338
July 1, 1997-June 30, 1998	\$351
July 1, 1998-June 30, 1999	\$366
July 1, 1999-June 30, 2000	\$383
July 1, 2000-June 30, 2001	\$401
July 1, 2001-June 30, 2002	\$417
July 1, 2002-June 30, 2003	\$432
July 1, 2003-June 30, 2004	\$440
July 1, 2004-June 30, 2005	\$449
July 1, 2005-June 30, 2006	\$467
July 1, 2006-June 30, 2007	\$483
Current Weekly Minimum:	\$25

MEDICAL

A person injured on the job is entitled to all medical treatment that may be needed to cure or relieve the effects of the injury. Under the law, the employer has the right to choose the treating physician. If the worker seeks treatment from a doctor not authorized or agreed upon by the employer, the insurance company is only liable for a maximum of \$500 toward such medical bills. The employee does have the right to apply to the Director of Workers Compensation for a change of doctor. An injured worker is generally entitled to mileage reimbursement for trips to see a physician for distances in excess of five miles for the round trip. The injured worker generally also can obtain reimbursement if transportation must be hired. Weekly compensation is payable at the above applicable rate for the duration of the disability. In no case can such payments exceed a total of \$125,000 for permanent total or \$100,000 for permanent partial or temporary disability.

BENEFITS INFORMATION

CATEGORIES OF DISABILITY COMPENSATION BENEFITS

Temporary Total Disability is paid when the employee, due to an injury, is unable to engage in any type of substantial and gainful employment. Benefits are paid for the duration of the disability.

Permanent Total Disability is paid when the employee, due to an injury, has been rendered completely and permanently incapable of engaging in any type of substantial and gainful employment. The loss of both eyes, both hands, both arms, both feet or both legs, and any combination thereof, in the absence of proof to the contrary, shall also constitute a permanent total disability. Substantially total paralysis, or incurable imbecility or insanity, resulting from injury independent of all other causes, shall also constitute permanent total disability.

Permanent Partial Scheduled Disability is paid when the employee sustains complete or partial loss of use of a body part, such as an arm, due to a job-related injury. Compensation is limited to a percentage of the scheduled number of weeks.

Permanent Partial General Disability is paid when the employee sustains permanent partial disability not specifically covered by the schedule. Compensation is based on the percentage of disability remaining after recovery and is limited to 415 weeks.

Survivors' Benefits of \$250,000 are paid to an employee's surviving spouse and dependent children if death occurs as a result of injury. If there is no surviving spouse or dependents, the legal heirs are entitled to \$25,000. Burial expenses up to \$5,000 also are covered.

ACKNOWLEDGEMENTS

This 32nd Annual Statistical Report would not have been possible without the dedication and resourcefulness of the following people and organizations:

KANSAS DEPARTMENT OF LABOR

Jim Garner, Secretary

John Polzar, Assistant Secretary

Division of Workers Compensation

Paula S. Greathouse, Director

Rick Bassett, Comptroller and Administrator, Operations Section

John Yeary, Administrator, Legal Section

Richard Thomas, Administrator, Public Resources Section

Technology and Statistics Unit

David Sprick, Research Analyst and contributing author

Robert Soria, Research Analyst

Robert O'Loughlin, Research Analyst and contributing author

Andrew Bell, Research Analyst and data administrator of the Closed Claims Study

Ronnie Ching, Research Analyst

Alan Stanton, Research Analyst and contributing author

Georgia Rogers, Program Consultant

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Connie Hammond, KDOL Division of Marketing and Communications

Editing and Marketing:

Sue Henke, KDOL Division of Marketing and Communications

Beth Martino, Director, KDOL Division of Marketing and Communications

KANSAS INSURANCE DEPARTMENT

Insurance Experience and Workers Compensation Fund Tables furnished by:

Sabrina Wells, Comptroller

Dick Cook

WASHBURN UNIVERSITY

Statistical Consultation:

Dr. Ron Wasserstein, Professor of Statistics

Special thanks are due to the carriers, group pools and self-insured entities that were asked to participate in the call for data that allowed the division to include an analysis of closed claims in Kansas in Section 3.

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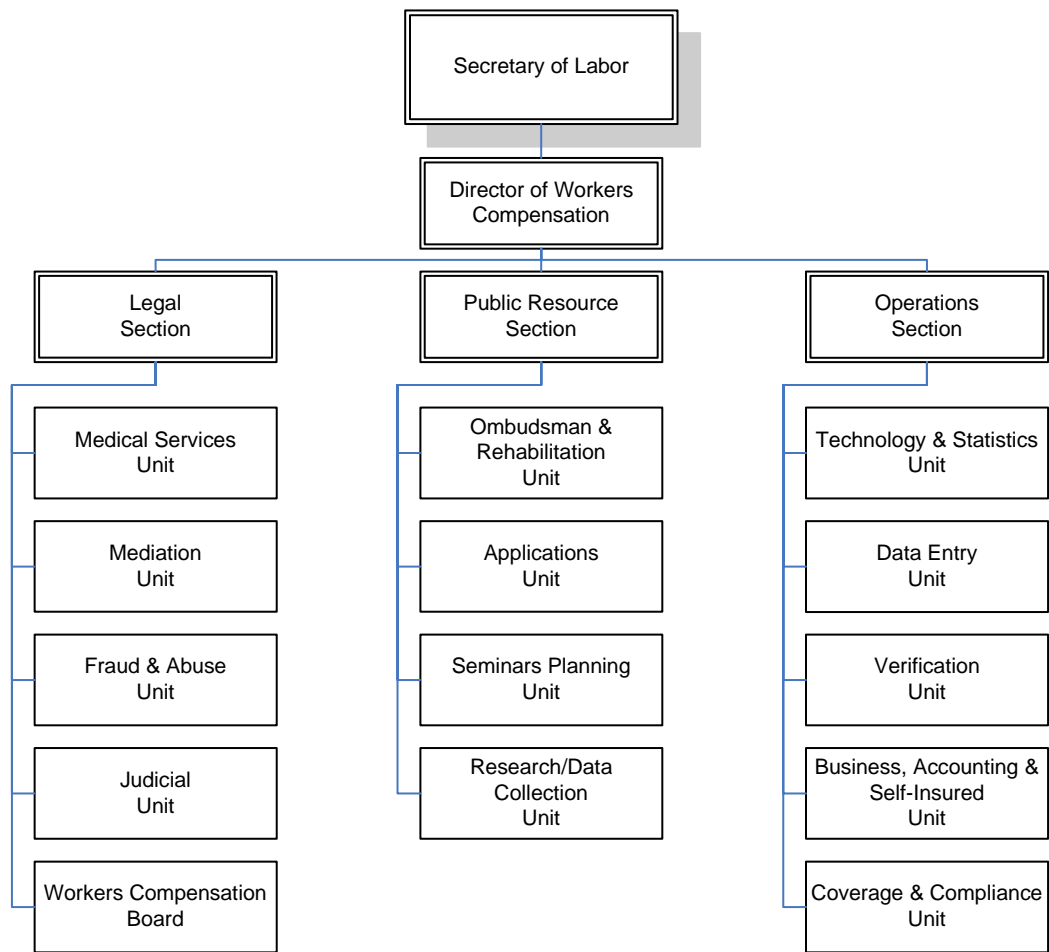
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Section 1

Administrative Profile of the Kansas Division of Workers Compensation

Figure 1-1
Organizational Chart
Kansas Department of Labor
Division of Workers Compensation
FY 2006



OPERATIONS SECTION

Business, Accounting and Self-Insured

The workers compensation business and accounting/self-insured unit is responsible for administering the State Self-Insurance program and for granting the privilege to insure to employers that meet the standard under an extensive company and financial review. Self-insurance is one of the three methods that an employer may use to insure his or her workers' compensation liability. Only those companies that demonstrate adequate financial stability are approved to independently assume the responsibilities of workers compensation law. The staffing in the self-insured unit was increased in order to provide a more extensive review of each self-insured employer and, in the future, will include on-site visits as well as a more extensive review of open accidents. There are currently 213 employers in Kansas that are approved for self-insurance, pursuant to K.S.A. 44-532 and K.A.R. 51-14-4.

The unit's responsibility also entails the assessment of fees used to pay for the expenses necessary to administer the workers compensation law. The business and accounting/self-insured unit also manages all assessment accounting, mathematical calculations, data accumulation and storage, voucher preparation, fee fund deposits and registration for the division's Workers Compensation Seminar.

Other important unit functions include ordering and accounting for equipment and supplies for the Division of Workers Compensation. The unit also sells the Workers Compensation Law Book and the Medical Fee Schedule. In addition, the unit prepares the annual division fiscal year budget.

Table 1-1
Assessments Collected To Finance FY 2007

Description	Amount Collected
Reported losses paid in calendar year 2005	\$400,288,152
Current assessment factor	0.0288
Assessments collected during fiscal year 2006	\$10,499,642
Number of carriers and self-insurers reporting	927

Source: Kansas Division of Workers Compensation

Table 1-2
Self-Insurance Summary

Activity	FY 06	FY05	FY 04	FY 03	FY 02	FY 01	FY 00
Employers' New Applications Approved	9	8	37	17	31	27	21
Canceled Permits	28	10	47	30	24	17	14
Qualified Employers	213	232	234	244	257	250	240
Group-Funded Pools in Force	15	15	15	15	15	15	15

Source: Kansas Division of Workers Compensation

OPERATIONS SECTION

Coverage and Compliance

The coverage and compliance unit, with a staff of seven employees, ensures that all businesses in Kansas are in compliance with and are aware of their responsibilities regarding the Workers Compensation Act. The unit administers and enforces mandated proof of coverage and compliance. Coverage and compliance works closely with the data entry and verification units to ensure that all of the accident reports are accurately received in regard to the reporting requirements of the first report of injury. A floater, who is well-versed in all aspects of coverage and compliance, works for the unit and is assigned to various units as needed.

In FY 2006, the compliance unit made 4,485 contacts with businesses. Of those businesses, 1,993 might have been noncompliant. Approximately 140 of those businesses were referred to the fraud unit for further investigation and possible prosecution. Two hundred and fifteen businesses had to obtain coverage and 1,224 businesses had to provide a certificate of insurance.

This year, the coverage and compliance unit worked closely with the National Council on Compensation Insurance (NCCI), participating in the Proof of Coverage (POC) program to collect information from the data providers licensed to write workers' compensation insurance in Kansas. The unit has access to Alternative IAIABC Proof of Coverage (AIPOC), POC On-Line and Coverage Verification with NCCI. The new AIPOC program database allows the unit to cross match the AIPOC database with unemployment insurance records for a check on the employers not in compliance. The coverage verification program has given the public a new avenue for obtaining employer coverage information via the internet from the Kansas Department of Labor Web site. This service allows the public to check on an employer's workers compensation insurance coverage status on certain dates.

Data Entry

The data entry unit ensures that all received accident reports are properly processed. Accident reports are checked for complete information. If any reports are not complete and legible then the report may be returned to the employer for correction. The codes provide information such as body part, cause, nature and source of the injury. Once coded, the reports are keyed into the Web-based database system in a timely fashion.

Carrier and employer information is gathered from filed accident reports. Any discrepancies between employer and insurance carrier's information on the accident reports and the database are resolved at this point. Both election forms and EDI reports are researched for correct information on new and existing forms and reports. The reports in the database generate labels for letters to the injured workers which answer questions about benefits and procedures. Statistics used in this annual statistical report are developed from the information in the accident reports.

Verification

The verification unit verifies reported Social Security numbers, as submitted on first reports of injury on new and existing claimants, with the Social Security Administration. In addition, the unit updates names and addresses for existing claimants in the database. EDI reports are reviewed and edited via the EDI control panel.

OPERATIONS SECTION

Technology and Statistics

The technology and statistics unit is responsible for delivering workers compensation information to the Kansas Department of Labor, the legislature and the general public through:

- an annual statistical report,
- a web site and
- reports from research studies and evaluations.

Specifically, this unit is responsible for research studies mandated by statute, including studies of closed claims and the effectiveness of the Workers Compensation Act. The staff collects data as needed or requested, as well as conducts survey instrument research design, data collection, statistical analysis and reporting. The staff responds to individual research requests from both internal and external customers. The Information Services Division of the Kansas Department of Labor maintains and manages the workers compensation information technology systems.

The unit also maintains several data marts of workers compensation claims information on work-related accidents in the state of Kansas. Unit staff work extensively with the information services division of the Kansas Department of Labor to resolve the division's operational database implementation issues, and continue to maintain and enhance the database to insure data integrity and accuracy for both the division's administrative and statistical needs. In addition, the unit manages all content for the division's Web pages located on the KDOL Web site.

The technology and statistics unit also administers the division's statutory Electronic Data Interchange (EDI) program, an electronic method for insurance carriers and self-insured employers to report occupational injury and workers compensation claims cost data by utilizing the International Association of Industrial Accident Boards and Commissions' (IAIABC) national data standard. The program went into production in November 2003. By the close of fiscal year 2005, more than 40 trading partners, sending on behalf of some 200 insurance carriers and self-insured employers, were sending EDI first and second reports of injuries to the division. The average weekly volume of EDI first reports of injury constituted 34 percent of the total number of accident reports filed with the division (the total includes paper and EDI reports).

LEGAL SECTION

Workers Compensation Appeals Board

The workers compensation Appeals Board was established in 1993 to provide de novo review of administrative law judges' decisions from final orders or awards and certain issues in preliminary hearing orders. Hoping to obtain more uniform decisions for injured workers throughout the State, the legislature created the Appeals Board to replace the role of the State's district court judges in the appeals process.

The objective of the Appeals Board is to provide a fair and efficient appeals process within the framework of the Kansas Workers Compensation Act, applicable case law and administrative regulations.

During fiscal year 2006, the Appeals Board issued 512 decisions. The board received 594 applications for review during that period and had a total of 604 dispositions (which include dismissals and settlements).

The board's Web site is: www.dol.ks.gov/wcboard/wcappeal_RES.html.

The database is continually refined to meet the needs of the Appeals Board, the support staff and the workers compensation division. It also is refined for public dissemination of information regarding the status of appeals cases.

LEGAL SECTION

Administrative Law Judges

The division employs 10 full-time administrative law judges to hold hearings and issue decisions in contested workers compensation claims. The division also utilizes special administrative law judges to hold settlement hearings and approve settlements between the parties. The administrative law judges are located in five offices throughout the state: Garden City, Wichita, Overland Park, Topeka and Salina. Hearings also are conducted in satellite locations including Pittsburg, Independence, Hutchinson, Great Bend, Ellsworth, Hays, Cimarron, Liberal, Lawrence and Emporia.

In fiscal year 2006, 7,194 hearings were held by the judicial section. Of these, 1,960 hearings were preliminary hearings, 231 were motion hearings, 792 were regular hearings, 40 were settlement hearings, 41 were review and modifications hearings and 129 were post-award medical hearings.

Table 1-3
Hearings Held FY 2006

Hearing	No. of Hearings Held	% of Total Hearings Held
Preliminary	1,960	27.2%
Motion	231	3.2%
Regular	792	11.0%
Settlement	40	0.6%
Pre-Hearing Settlement Conferences	4,001	55.6%
Review & Modify	41	0.6%
Post Award Medical	129	1.8%
Total	7,194	

Source: Kansas Division of Workers Compensation

The tables that follow provide a more detailed representation of the data found in Table 1-3. Table 1-4 displays the number of hearings held by Administrative Law Judges organized by type of hearing and the number of hearings held each month of the 2006 fiscal year. The highest number of hearings (795) was held in August. Of those, approximately 58 percent were pre-hearing settlement conferences, 26.4 percent were preliminary hearings, and nine percent were regular hearings. January had the second most hearings held (663). Of the hearings held in January, 57 percent were pre-hearing settlement conferences, 25.8 percent were preliminary hearings, and 10 percent were regular hearings.

Table 1-4
Administrative Law Judges Monthly Case Report
by Hearing Type FY 2006

Month	Hearing Type							Grand Total
	Preliminary	Motion	Regular	Settlement	Pre-Hearing Settlement Conferences	Review and Modify	Post- Award Medical	
July	168	20	50	2	303	2	10	555
August	210	23	70	4	463	8	17	795
September	140	24	46	1	292	1	5	509
October	169	17	79	5	364	5	9	648
November	172	17	75	2	322	4	7	599
December	124	15	71	7	302	6	7	532
January	171	31	68	2	378	2	11	663
February	131	22	61	2	326	1	6	549
March	144	14	60	3	274	4	15	514
April	178	11	66	2	345	3	20	625
May	201	18	85	9	335	4	9	661
June	152	19	61	1	297	1	13	544
Grand Total	1,960	231	792	40	4,001	41	129	7,194

Source: Kansas Division of Workers Compensation

Table 1-5 displays the number of hearings held by location for each month of FY2006. Wichita had the most hearings in FY2006 (2,622), followed closely by Overland Park (2,235). August was the busiest month for hearings in all four locations.

Table 1-5
Administrative Law Judges Monthly Case Report
by Hearing Location FY 2006

Month	Hearing Location				Grand Total
	Overland Park	Topeka	Western Kansas ¹	Wichita	
July	168	66	109	212	555
August	239	133	111	312	795
September	121	114	73	201	509
October	186	113	91	258	648
November	206	117	98	178	599
December	176	96	87	173	532
January	205	126	82	250	663
February	172	105	97	175	549
March	181	100	65	168	514
April	212	85	99	229	625
May	182	115	102	262	661
June	187	88	65	204	544
Grand Total	2,235	1,258	1,079	2,622	7,194

¹ Garden City and Salina locations combined

Source: Kansas Division of Workers Compensation

Table 1-6 combines the data found in Tables 1-4 and 1-5 into one table.

Table 1-6
Administrative Law Judges Case Report FY 2006

Location	Hearing Type	Month												Grand Total
		Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
Overland Park	Preliminary	57	51	37	54	57	44	55	31	41	65	47	47	586
	Motion	6	11	5	6	6	4	13	8	6	5	3	4	77
	Regular	17	20	9	20	23	24	22	12	22	20	20	20	229
	Settlement	1	1									1	1	4
	Pre-Hearing													
	Settlement													
	Conferences	86	147	70	105	116	104	112	119	107	114	109	109	1,298
	Review and Modify		3					1	1	3		1	1	10
	Post Award Medical	1	6		1	4		2	1	2	8	1	5	31
Total		168	239	121	186	206	176	205	172	181	212	182	187	2,235
Topeka	Preliminary	17	29	30	32	37	28	31	31	35	28	38	25	361
	Motion	4	1	1	2	2	7	5	2	5		2	4	35
	Regular	3	12	17	14	13	11	16	13	8	15	13	4	139
	Settlement	1	3		2	1	5	1	2	3	2	6		26
	Pre-Hearing													
	Settlement													
	Conferences	36	86	64	62	64	38	73	54	45	39	56	52	669
	Review and Modify		1				2							3
	Post Award Medical	5	1	2	1		5		3	4	1		3	25
Total		66	133	114	113	117	96	126	105	100	85	115	88	1,258
Western Kansas ¹	Preliminary	26	35	18	20	31	14	24	29	21	26	44	26	314
	Motion	3	3	3	1	6	3	5	4	2	3	3	1	37
	Regular	7	7		9	12	5	5	11	5	8	10	7	86
	Settlement				1		1	1				1		4
	Pre-Hearing													
	Settlement													
	Conferences	71	66	52	58	47	62	46	52	36	55	43	31	619
	Review and Modify	1				2	2			1	2			8
	Post Award Medical	1			2			1	1		5	1		11
Total		109	111	73	91	98	87	82	97	65	99	102	65	1,079
Wichita	Preliminary	68	95	55	63	47	38	61	40	47	59	72	54	699
	Motion	7	8	15	8	3	1	8	8	1	3	10	10	82
	Regular	23	31	20	36	27	31	25	25	25	23	42	30	338
	Settlement			1	2	1	1					1		6
	Pre-Hearing													
	Settlement													
	Conferences	110	164	106	139	95	98	147	101	86	137	127	105	1,415
	Review and Modify	1	4	1	5	2	2	1			1	3		20
	Post Award Medical	3	10	3	5	3	2	8	1	9	6	7	5	62
Total		212	312	201	258	178	173	250	175	168	229	262	204	2,622
Grand Total		555	795	509	648	599	532	663	549	514	625	661	544	7,194

¹ Garden City and Salina locations combined
Source: Kansas Division of Workers Compensation

Table 1-7 displays the Administrative Law Judge preliminary order activity. It represents requests by order type and whether each was denied or granted.

Table 1-7
Administrative Law Judge Preliminary Order Activity FY 2006

Preliminary Order	Granted			Denied			Total	
	No. of orders granted	% Granted	% Total Orders	No. of orders denied	% Denied	% Total Orders	No. of orders	% of Total Orders
Penalty	41	80.4%	2.2%	10	19.6%	0.5%	51	2.8%
Change Physician	9	39.1%	0.5%	14	60.9%	0.8%	23	1.3%
Additional Medical	25	32.1%	1.4%	53	67.9%	2.9%	78	4.3%
Preliminary Temporary Total & Medical	1,407	83.9%	77.0%	269	16.1%	14.7%	1,676	91.7%
Temporary Total	195	70.4%	10.7%	82	29.6%	4.5%	277	15.2%
Medical	703	85.7%	38.5%	117	14.3%	6.4%	820	44.9%
Temporary Total & Medical	474	87.1%	25.9%	70	12.9%	3.8%	544	29.8%
Temporary Total, not Medical	5	n/a	0.3%	n/a	n/a	n/a	5	0.3%
Medical, not Temporary Total	30	n/a	1.6%	n/a	n/a	n/a	30	1.6%
Total Preliminary Orders*	1,482	81.1%	81.1%	346	18.9%	18.9%	1,828	100.0%

*Does not include terminating orders.

Source: Kansas Division of Workers Compensation

LEGAL SECTION

Mediation

Upon the request of any party to a workers compensation claim and the acceptance of the other party (or parties), the parties may opt to participate in a mediation conference. Mediation is a means of resolving disputes in an informal, non-adversarial setting where the parties make use of a neutral third party to facilitate their discussion. The purpose of mediation is to assist the parties in reaching agreement on any disputed issues in a workers compensation claim.

Mediation conferences are conducted by mediators appointed by the director. Mediators utilized by the director are required to be qualified pursuant to the Dispute Resolution Act, K.S.A. 5-501 *et seq.*, and relevant rules of the Kansas Supreme Court as authorized by K.S.A. 5-510. Mediation conferences are conducted in accordance with the Dispute Resolution Act. Individuals with final settlement authority for each party must be present, in person or by video, at the mediation conference. The Division currently has three approved mediators on staff that is available for travel statewide to mediate any disputed issue arising from a workers compensation claim.

In fiscal year 2006 the division initiated approximately 45 mediation contacts per week on average. This involves calling parties and inquiring whether they are interested in mediating particular cases. More than 100 mediation conferences were scheduled during fiscal year 2006 and 74 mediation conferences were conducted. As displayed in Table 1-8, in those conferences, 19 resulted in full agreement, seven resulted in a partial agreement and 48 reached no agreement. It should be noted that many cases that do not result in agreement at the mediation conference settle at some future point. While the parties may reach agreement in principle during the mediation conference, they often need additional time to consider and reflect on proposed terms or verify information exchanged during the mediation conference before finalizing an agreement. These conferences are reported as non-agreed even though they may lay the groundwork for later resolution of issues at hand.

Table 1-8
Mediation FY 2006

Held	74
Claims Resolved - Agreement Reached	19
Claims Partly Resolved - Agreement Reached	7
Claims Unresolved - Agreement Not Reached	48

Source: Kansas Division of Workers Compensation

LEGAL SECTION

Medical Services

The medical services unit has the responsibility of providing both administrative and developmental services for the medical fee schedule. Additionally, medical services administer utilization and peer review programs, acting as a liaison for all parties involved in health care-related workers compensation issues. The medical services unit works closely with the Kansas Department of Health and Environment to assure that payments to health care providers remain current, reasonable and fair.

The current revision of the *Kansas Workers Compensation Schedule of Medical Fees* was implemented December 1, 2005. This revision has been refined to incorporate modifications of a Resource Based Relative Value System (RBRVS) to enhance reimbursement validity. Research is in progress to determine if both improved patient care and cost containment would result from the adoption of medical treatment guidelines (MTGs) in addition to the medical fee schedule. Options are being evaluated to better define “usual and customary charges,” so as to assure payments to both hospitals and ambulatory surgical centers maintain cost containment, yet remain reasonable and fair.

LEGAL SECTION

Fraud and Abuse

The workers compensation fraud and abuse investigation unit was established in 1994. The unit is staffed with three special investigators, an administrative specialist and an assistant attorney general, who supervises the unit. The unit's responsibilities include identifying and investigating potential violations of the workers compensation laws, as set forth in K.S.A. 44-532; K.S.A. 44-557; K.S.A. 44-5,120; and K.S.A. 44-5,125. Provable violations may be taken before an administrative hearing officer or may be presented to local county or district attorneys for criminal prosecution.

In Fiscal Year 2006, fraud and abuse received 798 referrals. Of these, 789 cases were opened, 94 were referred for administrative charges and one was referred for criminal charges. Collection of fines and assessments totaled \$231,433.83 for the fiscal year.

The objectives of the unit are to protect the employer, carrier and medical provider from fraudulent acts; ensure businesses within the state are compliant by maintaining workers compensation insurance coverage; and ensure the division receives reports of injury within the time period set forth by statute.

Referrals

Information Received by the Unit

Fraud and abuse receives information regarding alleged fraud, and other violations of the workers compensation laws, by phone, fax, e-mail, regular mail or a submission by another section in the Division of Workers Compensation. An allegation of fraud or abuse is designated as a referral. Each referral is reviewed by the assistant attorney general to determine if there is sufficient information to warrant an investigation. If sufficient information exists, a case is opened and assigned to a special investigator for investigation. If there is not enough information, the matter is returned to the complaining party for additional information or, if that is not possible, the referral is recorded but no formal investigation commences.

Types of Fraud

The unit classifies the type of fraud reported as it relates to the fraud and abuse statutes, as well as the compliance statutes. Table 1-9 lists the types of fraud, abuse and compliance cases reported to the unit over the past year.

Table 1-9
Number of Fraud, Abuse and Compliance Cases Reported

Type of Fraud, Abuse and Compliance Referrals	Total
Obtaining or denying benefits by making false statements either orally or written: K.S.A. 44-5,120 (d)(4)	30
Failing to confirm benefits to anyone providing treatment to a claimant: K.S.A. 44-5 120(d)(15)	4
Refusing to pay compensation as and when due: K.S.A. 44-5,120 (d)(18)	17
Refusing to pay any order awarding compensation: K.S.A. 44-5,120 (d)(19)	1
Failing to maintain workers compensation insurance when required: K.S.A. 44-532 (d)	187
Employers duty to report accidents: K.S.A. 44-557	540
Obtaining or denying benefits by misrepresenting or concealing a material fact: K.S.A. 44-5, 125(a)(1)(B)	1
All other fraudulent and abusive practices	18

Source: Kansas Division of Workers Compensation

Investigations

The fraud unit has three full time investigators. While not law enforcement officers, they perform almost identical investigative duties as sworn law enforcement. The investigative process includes interviewing witnesses, collecting evidence, forming liaisons with law enforcement groups as well as special fraud investigation units within the insurance industry and testifying in administrative and criminal actions.

Once an investigation is complete, the investigator will prepare an investigative summary for the assistant attorney general to review. Criminal or administrative action begins if the assistant attorney general determines there is sufficient information to sustain the burden of proof in either a criminal or administrative action.

If the information indicates misconduct on the part of an insurance agent or carrier, that information is referred to the Kansas Insurance Department, which has an anti-fraud unit that investigates and prosecutes insurance fraud.

Prosecution

The unit is authorized to initiate criminal or administrative action against individuals and entities that appear to have committed fraudulent or abusive acts. The unit has been extremely aggressive in this area. Civil actions are separated into compliance and fraud actions.

Table 1-10
Number of Cases

Compliance	727
Fraud/Abuse	70
Criminal	1
Total	798

Source: Kansas Division of Workers Compensation

Collections

During either a criminal or administrative action, a fine or restitution is requested but not necessarily ordered by the judge or hearing officer. The total amount collected for FY 2006 was \$231,433.83. The unit makes every attempt to collect the civil monetary penalty owed to the unit without any assistance. However, it may be necessary for the Legal Services Division of the Kansas Department of Labor to file a collection action. Once received, by law the money must be deposited in the appropriate fund.

Table 1-11
Fraud, Abuse and Compliance Collections

Fraud and Abuse Fines: K.S.A. 44-5,120 & 44-557	\$48,044.44
Compliance Fines: K.S.A. 44-532	\$181,631.98
Restitution	\$1,757.41
Total	\$231,433.83

Source: Kansas Division of Workers Compensation

Money received as a result of compliance violations is deposited in the state treasury to the credit of the workers compensation fund. Money received as a result of fraud and failure to timely-file accident reports is deposited in the state treasury and credited to the workers compensation fee fund.

FRAUD HOTLINE

1-800-332-0353 24 hrs/day
1-785-296-6392 (8:00 a.m.-5:00 p.m.)

FRAUD E-MAIL ADDRESS

wcfraud@dol.ks.gov

PUBLIC RESOURCE SECTION

Ombudsman

The primary function of the ombudsman unit is to assist injured workers, employers and other parties in protecting their rights under the Workers Compensation Act. The unit provides technical assistance to all parties on workers compensation issues. The unit also assists unrepresented claimants in obtaining a hearing, mediation or appeal. The ombudsman unit also provides presentations and training opportunities to interested parties.

The ombudsman unit established a set of protocols and guidelines for services to employers. Specifically during fiscal year 2006, the unit provided a point of contact for all parties to clarify issues and obtain information. The unit received and/or initiated 28,332 contacts, which included general information, specific issues regarding reported and unreported accidents and on-site visits to employers. The ombudsman unit also provided educational presentations to 802 individuals during fiscal year 2006, as well as increasing public awareness of resources for parties needing presentations on workers compensation issues. Additionally, staff provided technical assistance to employers through on-site visits and trainings during fiscal year 2006.

The objectives of the ombudsman unit involve increasing employer contacts by providing more training to employer groups and making more on-site visits to employers who need assistance. It also intends to increase the unit's ability to initiate contact with injured workers to see if appropriate information is being received as required by statute, as well as to increase public awareness of the availability of ombudsman assistance for alternative dispute resolution. The unit also seeks to increase public awareness and use of the unit's Web site for information, downloadable forms and the new on-line proof of coverage access.

Table 1-12
FY 2003 - FY 2006 Ombudsman Contacts

Category	FY 03	FY 04	FY 05	FY 06	Total
Employees	13,444	12,723	13,072	12,224	51,463
Employers	4,501	4,232	4,493	4,329	17,555
Insurance Carriers	1,703	1,807	1,955	1,886	7,351
Insurance Agents	1,127	1,131	1,586	1,495	5,339
Attorneys	1,245	1,647	1,904	2,081	6,877
Health Care	1,249	1,471	1,613	1,687	6,020
Miscellaneous	3,930	4,491	4,635	4,630	17,686
Total Contacts	27,199	27,502	29,258	28,332	112,291

Source: Kansas Division of Workers Compensation

Table 1-13
FY 2006 Presentations*

Category	Number Attended
Employer	514
Insurance Carriers	73
Health Care Providers	59
Attorneys	24
Miscellaneous**	132
Total	802

*18 Total Presentations

**Includes presentations to Legislative members, firefighters and various organizations.

Source: Kansas Division of Workers Compensation

PUBLIC RESOURCE SECTION

Seminars Planning

The seminars planning unit's primary functions include the organization, development and delivery of two Workers Compensation Seminars which offer pre-authorized continuing education credits in related legal and medical fields.

The annual seminars are two-day events offered in Wichita and Overland Park. The purpose is to provide an environment where professionals and others who work in the area of workers compensation can exchange information during formal and informal sessions.

Members of the seminar planning committee along with division staff work to produce a superior program by choosing timely topics and notable speakers. The committee is comprised of external professionals who work in the field of workers compensation in government agencies and in the private sector.

At the 32nd Annual Workers Compensation Seminar held in Overland Park the division hosted 407 attendees and highlighted 50 exhibitors. Continuing education credits were awarded to 137 attorneys, 79 nurses, 45 Certified Case Managers and two Emergency Medical Services professionals. An additional 29 attendees asked for proof of attendance in order to self-submit continuing education credits to maintain licensing and certification in professions not pre-authorized for credits.

At the 32nd Annual Workers Compensation Seminar held in Wichita the division hosted 329 attendees and highlighted 38 exhibitors. Continuing education credits were awarded to 98 attorneys, 52 nurses, 20 Certified Case Managers and six Emergency Medical Services professionals. An additional 30 attendees asked for proof of attendance in order to self-submit continuing education credits to maintain licensing and certification in professions not pre-authorized for credits.

The objective for the unit for the upcoming fiscal year is to continue to provide quality events at affordable prices that offer topics of importance to those who work in the field of workers compensation. Finally, the unit will provide the opportunity to view the latest products and services, deliver the maximum possible continuing education credits, and maintain or increase current attendance.

PUBLIC RESOURCE SECTION

Applications

The applications unit processes all applications and motions for hearing to assure proper filing of necessary and required documentation and to assure that the appropriate counsel, insurance carrier, employer and claimant are reflected on the notices of hearing. Claims are assigned to an administrative law judge based on the county of venue and other established criteria. The unit creates a physical docket file that reflects required documentation pertaining to the claim for workers compensation. This file becomes the official division documentation upon which present and future proceedings will rely for information. The unit records and enters information into the division's Web-based database and appropriate notices of hearing are printed and prepared for mailing to all parties involved in each case. One goal of the applications unit is to research and process all preliminary hearing applications within three days of receipt.

In Fiscal Year 2006, the applications unit researched and processed a total of 16,185 applications and motions. Of that total, 7,855 were preliminary hearing applications (both new and docketed), 5,167 were regular hearing applications, 45 were applications for surviving spouse or dependent hearings, 743 post award medical applications and 2,375 were "miscellaneous" applications (amended applications, impleadings of the Workers Compensation Fund for insolvent employers, corrections and returned notices).

It is the intention of the applications unit to continue to provide outstanding service to customers, both internal and external. Future plans include the possibility of implementing an imaging system for processing and storing documents received by the division.

Table 1-14
Application Unit Activity FY 2004 – FY 2006

Type of Application	FY 06	FY 05	FY 04
New Preliminary	1,116	1,937	1,170
Docketed Preliminary	6,739	6,336	6,063
Regular	5,167	5,717	5,403
Fatal	45	57	47
PA Medical	743	731	601
Review & Modification*	209	235	Did not count separately
Penalties*	605	621	Did not count separately
Miscellaneous**	1,561	1,846	2,282
Total Applications	16,185	17,480	15,566

*In FY 2004, review and modification and penalties applications were included in the count for miscellaneous applications.

**Beginning in FY 2005, miscellaneous applications include amendments, insolvent impleadings, corrections and returned notices.

Source: Kansas Division of Workers Compensation

PUBLIC RESOURCE SECTION

Research

The research unit performs research on all requests for prior claim information. Customers requesting research include attorneys, judges, claimants, insurance companies and the general public. Each request must be verified to assure that legal requirements concerning the confidentiality of workers compensation records are met. The unit responded to more than 47,000 research requests during fiscal year 2006. Turnaround time for research requests is generally kept to within four days. The research is conducted through computerized and hard copy files containing the histories of injured workers. Responses are provided as appropriate and according to legal requirements.

In July 2006, the research unit began scanning all accident reports, election forms and undocketed settlements, joint petitions and stipulations, and Final Receipt and Release of Liability forms (better known as Form D Releases) filed with the division. Previously, those documents were microfilmed. Scanning should increase the efficiency of the unit and reduce the turnaround time for both internal and external customers as these documents now can be accessed from personal computers within the division.

One section within the research unit reviews, researches and computes awards, settlements and final receipts and release of liability. Information researched and computed is entered into the division's database to produce annual statistical reports mandated by Kansas law. The information collected includes dollar amounts paid, types of payments, body parts being compensated, percentages of disability rating, attorneys fees and court reporter fees. This unit also is responsible for preparing and certifying all documentation for litigated cases appealed to the Court of Appeals.

Table 1-15
FY 2006 Requests for Information from the Research Unit

Month	Attorneys	Insurance Company	Walk- ins	Social Security	Employers	Kansas Insurance Dept	Misc.	Total
2005								
July	727	351	0	1	2,721	0	71	3,871
August	809	353	0	4	3,157	0	64	4,387
September	783	328	0	1	2,547	0	61	3,720
October	719	335	0	3	2,575	0	71	3,703
November	728	279	0	1	2,384	0	72	3,464
December	568	291	0	0	1,881	0	71	2,811
2006								
January	698	290	0	4	2,823	0	72	3,887
February	683	334	0	2	2,566	0	76	3,661
March	812	313	0	1	3,184	2	95	4,407
April	714	294	0	0	2,530	2	75	3,615
May	789	377	0	2	3,345	3	90	4,606
June	718	314	0	5	3,777	0	84	4,898
Total Requests For Year								
	8,748	3,859	0	24	33,490	7	902	47,030
Average Requests Per Day								
	34.71	15.31	0.00	0.10	132.90	0.03	3.58	186.63

Total Working Days In The Year: 252

Source: Kansas Division of Workers Compensation

PUBLIC RESOURCE SECTION

Rehabilitation

The rehabilitation unit has the responsibility of coordinating the vocational rehabilitation services for injured workers when the insurance company/employer elects to provide services. This unit also reviews medical management closures to determine the need for referral to other vocational programs and services when the insurance company/employer elects not to provide services. Monitoring and providing technical assistance for both public and private vocational rehabilitation providers is also part of the responsibilities of this unit.

In FY 2006, the rehabilitation unit provided oversight for 33 injured workers served by qualified private sector vocational rehabilitation vendors. Vocational assessments were completed for 15 individuals. An additional 17 injured workers developed vocational rehabilitation plans with 14 receiving job placement services. Eight injured workers were employed at plan completion. The Unit received 589 medical management referrals. Qualified rehabilitation vendors returned 244 injured workers to their employer (at time of injury) through individualized services. The unit reviewed 581 medical management closure reports to determine those in need of vocational rehabilitation or community services. In addition, 185 injured workers were informed of vocational options available through the private and/or public sector vocational services. At the end of FY 2006, 15 referred workers were involved with Kansas Rehabilitation Services and out-of-state vocational rehabilitation agencies with five currently in a vocational rehabilitation plan.

Section 2

Workplace Injuries and Illnesses in Kansas FY 2006

The State of Kansas has a compelling interest in the safety, health and productivity of its workforce. An important aspect of that commitment is the division's daily monitoring of the workplace environment and periodic analysis of the incidence and severity of occupational injuries and illnesses within the state. Every year the division publishes its decision support data for the Legislature and interested parties in the form of the *Annual Statistical Report*. The first part of this section provides information on many aspects of occupational injuries and illnesses in the state of Kansas for FY 2006, including the causes, nature and source, the industries in which they occur and the body member implicated in the reported injuries and illnesses. Discussed next is the widely reported private industry injury incidence rates published by the federal Bureau of Labor Statistics (BLS) of the United States Department of Labor and Kansas Department of Labor responsibility for reporting this information has been transferred to the Labor Market Information Systems division at KDOL.

Occupational Injuries and Illnesses in Kansas

Kansas classifies occupational injuries, according to severity, as "no time lost," "time lost" and "fatal." "Time lost" injuries are those that "incapacitate the person injured from labor or service for more than the remainder of the day, shift or turn." "No time lost" injuries are defined as those in which the employee did not miss work beyond the remainder of the day, shift or turn. Injuries resulting in death are coded as "fatal." In other words, the most severe types of occupational injury or illness are classified as fatal while the least severe are reported as "no time lost" cases. Table 2-1 contains the aggregate totals (by severity) of Kansas' occupational injuries and illnesses for the last 12 fiscal years.

- There were 66,469 total occupational injuries and illnesses reported to the Division of Workers Compensation during FY 2006. The FY 2006 total reflects all accidents occurring during the year, including fatalities, and represents an increase of 1,708 reported injuries and illnesses, or a 2.64 percent increase, from the previous year's total.
- From another perspective, 182 employees per day were either injured or killed on the job in Kansas last fiscal year.
- Workplace fatalities, the most severe type of injury, in FY 2006 decreased 12.3 percent from the previous year (to 50, from 57 reported deaths), and were less than the 12-year average of 57 reported deaths.
- The 37,619 "No Time Lost" injuries and illnesses reported were almost 57 percent of all reported injuries and illnesses. "No Time Lost" injuries increased by 3.5 percent from the previous year's totals.
- "Time Lost" injuries and illnesses totaled 28,800 which is a 1.5 percent increase from the previous year's totals.

Table 2-1
Kansas Total Occupational Injuries & Illnesses by
Severity FY 1995 – FY 2006

	No Time Lost Injuries & Illnesses		Time Lost Injuries & Illnesses		Fatal Injuries		
Fiscal Year	Total No Time Lost	% of Total Injuries & Illnesses	Total Time Lost	% of Total Injuries & Illnesses	Total Fatal	% of Total Injuries & Illnesses	Total Injuries & Illnesses
FY 1995	52,473	55.49%	42,030	44.44%	67	0.07%	94,570
FY 1996	68,674	71.79%	26,929	28.15%	60	0.06%	95,663
FY 1997	73,415	75.14%	24,220	24.79%	64	0.07%	97,699
FY 1998	63,071	63.77%	35,767	36.16%	70	0.07%	98,908
FY 1999	68,995	72.07%	26,674	27.86%	61	0.06%	95,730
FY 2000	71,327	79.21%	18,653	20.71%	69	0.08%	90,049
FY 2001	64,533	75.97%	20,368	23.98%	44	0.05%	84,945
FY 2002	52,549	72.16%	20,223	27.77%	53	0.07%	72,825
FY 2003	55,101	80.87%	12,994	19.07%	42	0.06%	68,137
FY 2004	48,298	75.03%	16,032	24.90%	44	0.07%	64,374
FY 2005	36,335	56.11%	28,369	43.81%	57	0.09%	64,761
FY 2006	37,619	56.60%	28,800	43.33%	50	0.08%	66,469

Source: Kansas Division of Workers Compensation

One limitation of reported aggregate totals is that they do not account for year-to-year changes in the workforce population within Kansas. Perhaps the least sophisticated benchmark statistic for comparing year-to-year totals without controlling for workforce population increases/decreases would be to calculate the percentage of total injuries and illnesses that resulted in “no time lost,” “time lost,” or fatalities. The rationale is that the state has an interest in knowing what percentage of total injuries and illnesses constitute the range of severity that decreases productivity, endangers worker safety, disrupts labor participation or results in death. In order to do a fair year-to-year comparison of occupational injury and illness behavior in Kansas, the incidence rate per 100 full-time equivalent workers is discussed below.

Kansas Occupational Injury and Illness Incidence Rates

Statewide (Non-Federal) Occupational Injury and Illness Incidence Rate for Public and Private Sectors

There are two sources of occupational injury and illness data reported in this section. The Survey of Occupational Injuries and Illnesses is a federal/state program administered by the United States Department of Labor’s Bureau of Labor Statistics (BLS) and cooperating state agencies throughout the nation. In Kansas, the cooperating state agency that helps administer the survey is the Department of Labor, Labor Market Information Services division (LMIS). The annual survey measures the incidence rates of workplace injuries and illnesses for the nation as a whole and for each participating state, as well as case and injured worker demographic data (see Appendix A). The Division of Workers Compensation does not directly participate in the BLS survey but is an active consumer of its information. The division believes that the private sector

incidence rates provided by BLS and LMIS help augment both this annual report and the statutory obligation to monitor workplace injuries and illnesses in the state for health and safety purposes.

However, the division does believe that it can contribute to the discourse on workplace injury incidence rates in Kansas for several reasons. First, employers covered under the Workers Compensation Act are required to report all employee occupational injuries and illnesses to the division within 28 days of the date of injury or onset of illness. The division has aggregated and reported this data in its *Annual Statistical Report* for many years but did not publish its calculated rates of incidence per 100 full-time equivalent employees until FY 2001. The division reports its own calculated occupational injury incidence rates (see Appendix A for methodology). Second, the division does have an institutional advantage (relative to BLS and LMIS) in that it, by law, is able to collect data on the entire population of workplace injuries and illnesses in Kansas because it has the legal authority to collect injury data on state and local public sector employees in addition to the private sector.¹ This is important because the state and local public sector workforce is one of the largest employers in Kansas and reports a significant percentage of the total workplace injuries and illnesses each year. Finally, it should be noted that the Division of Workers Compensation is able to publish its occupational injury statistics in a timelier manner than both BLS and LMIS. In this report, it publishes incidence rates for all employers covered under the Workers Compensation Act through fiscal year 2006 (up to and including June 30, 2006) whereas the most recent national and state data available from BLS is through calendar year 2005. We may be able to identify injury and illness trends more quickly and use this in-house information as a basis for targeting resources, through the Industrial Safety and Health Division, for injury prevention and/or safety education.

While it is true that there is no absolute acceptable level of injury incidence, relatively speaking, the lower the rate of injury the better. An important question is: how should the average Kansan interpret the “Total Injuries and Illnesses” incidence rate? For example, if the incidence rate for total injuries and illnesses in Kansas for any given year were 5.3 injuries per 100 full-time workers, would it be reasonable to conclude that roughly five percent of full-time workers suffered some sort of occupational injury that year? We believe that this would be a fair interpretation provided that we assume each worker within this 5.3 percent was injured only once during the year under study. In other words, for every 100 full-time private sector workers in Kansas there were 5.3 injuries reported that year for our hypothetical example. If consumers of this information would want to know what occupations in Kansas are more at risk for injury than others, then the total injury and illness incidence rate would not provide that information. They

¹ Under its commerce power granted by the United States Constitution, and as interpreted by the United States Supreme Court (See *U.S. v. Lopez*, 514 U.S. 558-559 (1995); “[there are] three broad categories of activity that Congress may regulate under its commerce power...Congress may regulate the use of the channels of interstate commerce...Congress is empowered to regulate and protect the instrumentalities of interstate commerce, or persons or things in interstate commerce, even though the threat may come only from intrastate activities...Congress’ commerce authority includes the power to regulate those activities having a substantial relation to interstate commerce,...i.e., those activities that substantially affect interstate commerce.”). The federal government can require employers to log all occupational injuries and illnesses and report them to BLS and/or OSHA. The United States Constitution, however, does not give Congress the authority to regulate the states (and its political subdivisions) as states and therefore, compel them to report the workplace injuries of state and local public servants to the Bureau of Labor Statistics.

would need to consult the industry cluster estimates of injury incidence provided annually by the Kansas Department of Health and Environment or the non-federal incidence rates reported in the Kansas Division of Workers Compensation *Annual Statistical Report*.

Under the Kansas Workers Compensation Act, employers are required to report to the division:

[I]f the personal injuries which are sustained by such accidents, are sufficient wholly or partially to incapacitate the person injured from labor or service for more than the remainder of the day, shift or turn on which such injuries were sustained.²

All of the division's severity classifications are similar to the BLS variables in the Occupational Injuries and Illnesses Survey and are broad enough to describe the diversity of injuries within each category yet specific enough to discern substantive differences in severity. For example, the BLS measures of "Total Lost Workday Cases" and "Other Recordable Cases" (BLS used to categorize these as "Cases Without Lost Workdays" and it is roughly the same as no time lost cases) are similar to measures reported by the Division of Workers Compensation in past annual statistical reports. The BLS classification "Total Lost Workday Cases" injuries and illnesses per 100 full-time workers is a statistic used to measure the incidence of injuries that meet the criterion of "lost workday." However, a year-to-year comparison between the BLS study and the division's data is difficult due to both the time lag in reporting by BLS and the differing time frames of the studies.

Table 2-2 lists the Kansas occupational injury and illness rate for the last twelve fiscal years (FY 1995-FY 2006) as calculated by the Division of Workers Compensation. See Figure 2-1 below for graphical representations of the data.

- For "Total Injuries and Illnesses", the incidence per 100 full-time equivalent workers (FTE) in the private and public sectors in Kansas was 5.07 in FY 2006. The total injuries and illnesses incidence rate increased by 2.4 percent over the last year. However, the total injury and illness incidence rate has declined by 38.1 percent over the last twelve years and by 21 percent since FY 2001.
- The average annual decrease (between FY 1995 and FY 2006) of the incidence rate per 100 FTE for "Total Injuries and Illnesses" was 4.1 percent.
- The "Time Lost" injuries and illnesses incidence rate was 2.2 per 100 full-time equivalent workers (FTE) in FY 2006, a 1.4 percent increase in the rate from the previous year.
- The "Time Lost" incidence rate had an average annual increase of 1.1 percent from FY 1995 to FY 2006.
- The "No Time Lost" injuries and illnesses incidence rate increased for the first time in six years. The FY 2006 rate of 2.87 injuries and illnesses per 100 FTE increased 3.2 percent from the previous year but a 41.1 percent decrease from FY 2001 (4.87 injuries and illnesses per 100 FTE).
- The "No Time Lost" incidence rate had an average annual decrease of 3.1 percent between FY 1995 and FY 2006.
- The fatality rate is nearly unchanged from the previous year.

² K.S.A.44-557.

Table 2-2
Kansas Occupational Injury & Illness Incidence Rate*
FY 1995 - FY 2006

Fiscal Year	No Time Lost Injuries & Illnesses*	Time Lost Injuries & Illnesses*	Fatal Injuries*	Total Injuries & Illnesses*
FY1995	4.54	3.64	0.0058	8.19
FY1996	5.80	2.28	0.0051	8.08
FY1997	6.02	1.99	0.0052	8.01
FY1998	4.99	2.83	0.0055	7.82
FY1999	5.33	2.06	0.0047	7.39
FY2000	5.45	1.42	0.0053	6.88
FY2001	4.87	1.54	0.0033	6.42
FY2002	3.93	1.51	0.0040	5.45
FY2003	3.89	0.92	0.0030	4.80
FY2004	3.75	1.25	0.0034	5.00
FY2005	2.78	2.17	0.0044	4.95
FY2006	2.87	2.20	0.0038	5.07

*Per 100 Full-time Equivalent Non-Federal Workers

Source: Kansas Division of Workers Compensation, Kansas Labor Market Information Services

Figure 2-1
Kansas Rate of Occupational Injury and Illness FY 1995-FY 2006

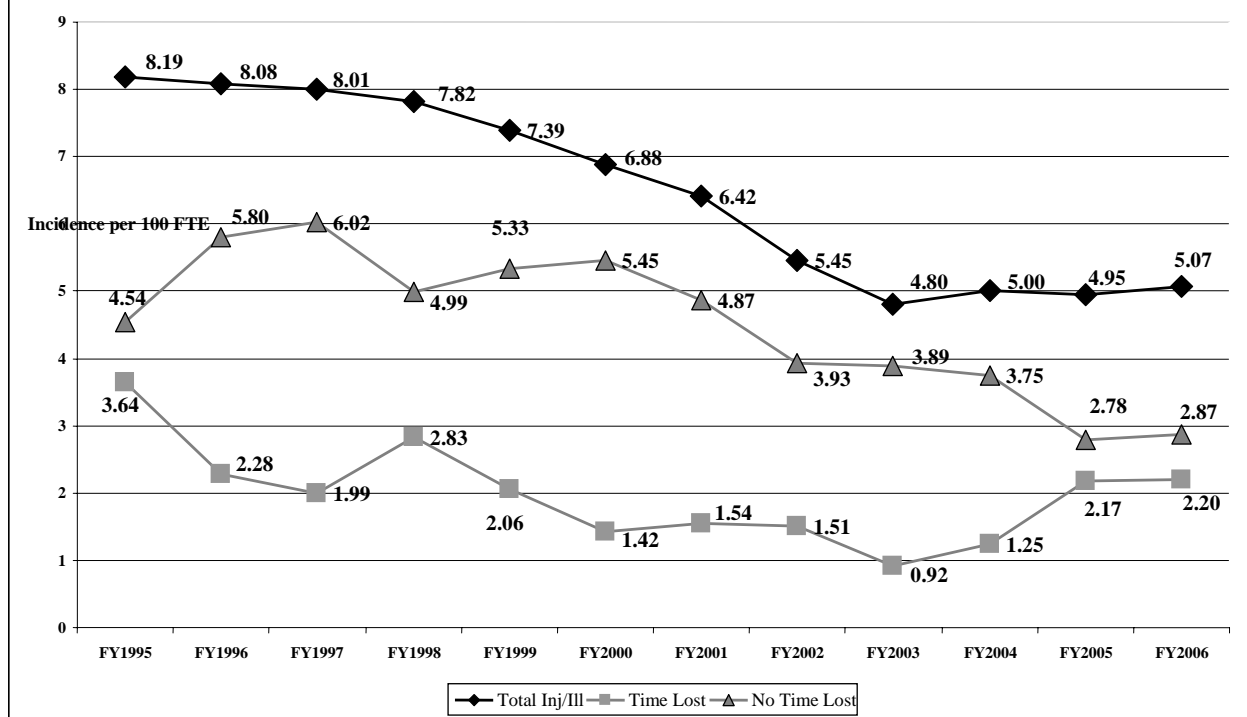


Table 2-3 lists the Kansas occupational injury and illness rate for the last 12 calendar years (1994-2005) as calculated by the Division of Workers Compensation. See Figure 2-2 on page 41 for graphical representations of the data.

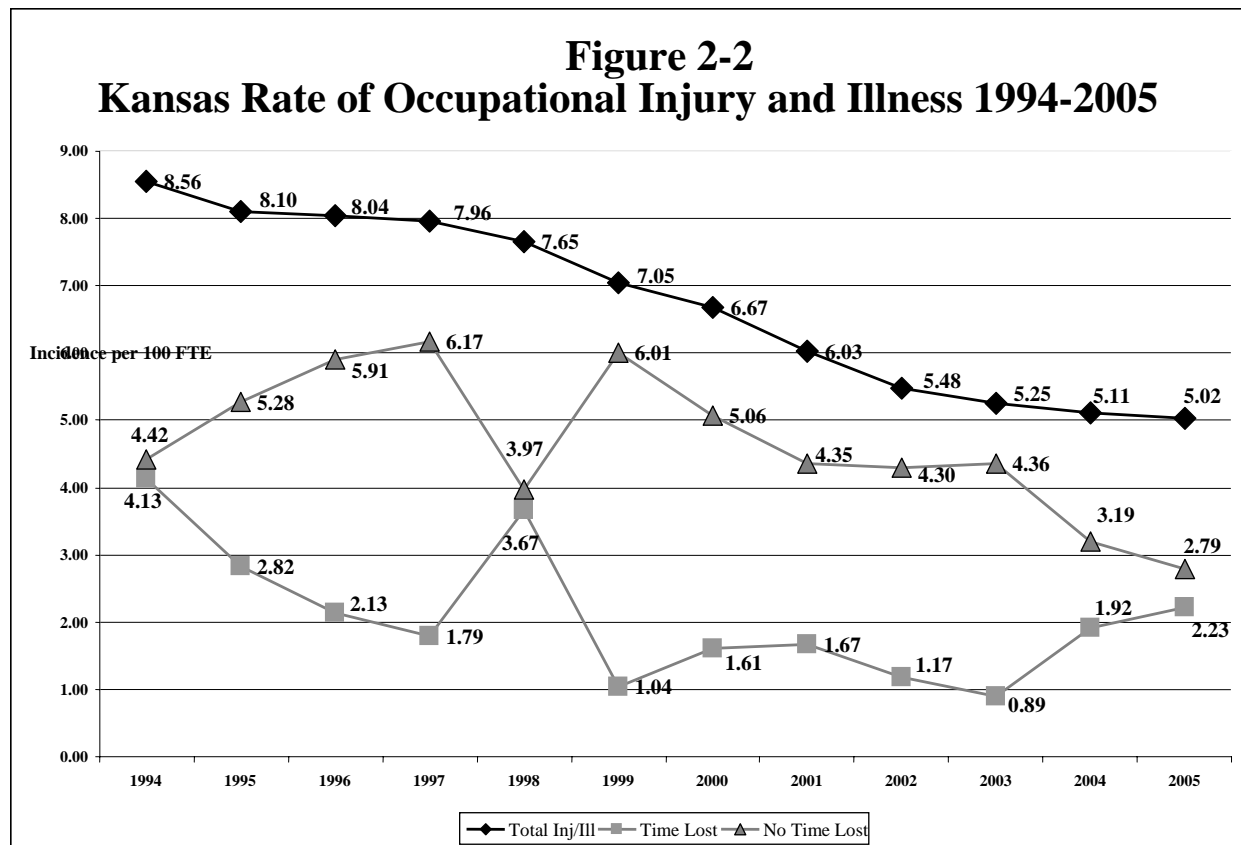
- For “Total Injuries and Illnesses” the incidence per 100 full-time equivalent workers (FTE) in the private and public sectors in Kansas was 5.02 in 2005. The total injuries and illnesses incidence rate decreased slightly over the last year (1.7 percent). However, the total injury and illness incidence rate has declined by 41.3 percent over the last 12 years and by 24.7 percent since 2000.
- The “Total Injuries and Illnesses” incidence rate had an average annual decrease of 4.7 percent between 1994 and 2005.
- The “Time Lost” injuries and illnesses incidence rate was 2.23 per 100 full-time equivalent workers (FTE) in 2005, a 16.1 percent increase in the rate from the previous year. However, it is slightly above the 12-year average of 2.09 per 100 FTE and represents a 46 percent decrease from 1994.
- The “Time Lost” incidence rate had an average annual increase of 8.9 percent between 1994 and 2005.
- The 2005 “No Time Lost” injuries and illnesses incidence rate decreased by 12.6 percent from the previous year. The 2005 incident rate represents a decrease of 44.9 percent from 2000 and is 40 percent less than the 12-year average (4.65 per 100 FTE).
- The “No Time Lost” incidence rate had an average annual decrease of just 1.6 percent.
- The fatality rate decreased by 8.9 percent from the previous year and was slightly smaller than the 12-year average of fatality rates (.0044). The average annual increase is 1.3 percent.

Table 2-3
Kansas Occupational Injury & Illness Incidence Rate*
1994 – 2005

Calendar Year	No Time Lost Injuries & Illnesses*	Time Lost Injuries & Illnesses*	Fatal Injuries*	Total Injuries & Illnesses*
1994	4.42	4.13	0.0050	8.56
1995	5.28	2.82	0.0060	8.10
1996	5.91	2.13	0.0048	8.04
1997	6.17	1.79	0.0050	7.96
1998	3.97	3.67	0.0047	7.65
1999	6.01	1.04	0.0050	7.05
2000	5.06	1.61	0.0037	6.67
2001	4.35	1.67	0.0036	6.03
2002	4.30	1.17	0.0042	5.48
2003	4.36	0.89	0.0027	5.25
2004	3.19	1.92	0.0045	5.11
2005	2.79	2.23	0.0041	5.02

*Per 100 Full-time Equivalent Non-Federal Workers

Source: Kansas Division of Workers Compensation, Kansas Labor Market Information Services



The Federal Bureau of Labor Statistics Survey of Statewide Occupational Injuries and Illnesses in the Private Sector

BLS defines a lost workday as “the number of workdays (consecutive or not) beyond the day of injury or onset of illness.” This number includes both actual days away from work and days during which the employee is assigned, due to the injury or illness, to restricted work activity³ and is a proxy for measuring the severity of injury incurred by the employee. Its logical counterpart is the former “Cases Without Lost Workdays,” now categorized as “Other Recordable Cases,” which is defined as the obverse of injury resulting in time away from work or restricted work activity. It too is a proxy for measuring severity and would include any injury incurred that did not result in lost workdays or restricted activity. For example, if a Kansas employee were to cut a finger while preparing food and did not return for the rest of the day (presumably to receive medical treatment) but did return the following scheduled workday they would be designated as an “Other Recordable Case.” In other words, no time is lost beyond the day of injury or onset of illness.

BLS reported an incidence rate of 9.7 injuries and illnesses per 100 full-time workers for Kansas in 1995. That incidence rate dropped to an eleven-year low of 5.3 injuries and illnesses per 100 full-time workers in calendar year 2005, the most recent year of the survey available for the State

³ Restricted work activity includes assigning an employee to another job on a temporary basis, less than full-time employment or a reduction in duties for the position of which the injury occurred.

of Kansas (See Table 2-4). Below are findings from the BLS survey research that are good comparative data for the division's published incidence rates.

- The "Total Injuries and Illnesses" incidence rate for the private sector in Kansas reveals a decrease in the frequency of occupational injury and illness every successive year except for a slight spike in 2000 (up from 7.6 to 7.8). This annual decline in the frequency of injuries and illnesses is consistent with the national trend in "Total Injury and Illness" incidence rates, but Kansas still has a higher frequency of injuries than the national average for every year of the study. The Kansas total injuries rate decreased to 5.3 and the national total injuries rate decreased to 4.6 in 2005.
- The Kansas "Total Injuries and Illnesses" rate is down by 4.4 injuries and illnesses per 100 workers for the period 1995-2005, a relative change of 45.4 percent. Similarly, the national average for total injuries has decreased by 3.5 injuries and illnesses per 100 workers, or 43.2 percent, between 1995 and 2005.
- The "Total Lost Workday Cases" incidence rate for Kansas declined from 1995 (4.2 per 100 workers) to 2005 (2.4 per 100 workers). The Kansas numbers are slightly higher than the national rates for each of the first nine years discussed, but were slightly lower than the national rates in 2004 (a difference of 0.1 injuries or illnesses per 100 workers) and equal to the national rate in 2005 (2.4 per 100 workers). The national rates also have declined or remained constant every year, from 3.6 in 1995 to a low of 2.4 lost workday injuries per 100 full-time workers in 2005.
- "Total Lost Workday Cases" in Kansas has declined by 1.8 injuries and illnesses per 100 workers, or 42.9 percent, from 1995-2005, while nationally the incidence rate for "Total Lost Workday Cases" is down 1.2 injuries and illnesses per 100 workers, or 33.3 percent, between 1995 and 2005.
- The "Lost Workday Cases with Days Away from Work" incidence rate for the Kansas private sector has dropped from 2.5 injuries and illnesses per 100 workers in 1995 to 1.2 per 100 workers in 2005. This Kansas trend in injuries resulting in days away from work mirrors rather closely what is occurring at the national level and the Kansas average of 1.7 injuries and illnesses per 100 workers matches the national average.
- Kansas "Lost Workday Cases with Days Away from Work" has decreased by 52 percent over the eleven-year period, declining by 1.3 injuries and illnesses per 100 workers. The national average for days away from work injuries and illnesses declined by 1.1 injuries and illnesses per 100 workers (44 percent) over this period as well.
- The "Cases Without Lost Workdays" (now "other recordable cases") incidence rate in Kansas declined from 5.5 injuries per 100 workers in 1995 to 2.9 per 100 workers in 2005. Kansas has higher than average (national) rates for cases without lost workdays for every year of the study, indicating that a greater percentage of the state's total injuries and illnesses do not result in days away from work or restricted work activity. In other words, Kansas has a greater frequency of the less severe type of occupational injuries and illnesses.
- "Cases Without Lost Workdays" ("other recordable cases") in Kansas are down by 2.6 injuries and illnesses per 100 workers from 1995-2005 (relative decline of 47.3 percent) and the nation as a whole experienced a similar decline (2.2 injuries and illnesses per 100 FTE, or 50 percent).

Table 2-4
BLS Survey of Kansas Private Sector Occupational Injury & Illness Incidence Rate* 1995 - 2005

Calendar Year	Total Injuries & Illnesses*		Total Lost Workday Cases*		Lost Workday Cases with Days Away from Work*		Cases Without Lost Workdays**	
	National Rate	Kansas Rate	National Rate	Kansas Rate	National Rate	Kansas Rate	National Rate	Kansas Rate
1995	8.1	9.7	3.6	4.2	2.5	2.5	4.4	5.5
1996	7.4	8.9	3.4	4.0	2.2	2.2	4.1	4.9
1997	7.1	8.6	3.3	4.0	2.1	2.1	3.8	4.6
1998	6.7	8.5	3.1	3.7	2.0	1.9	3.5	4.8
1999	6.3	7.6	3.0	3.6	1.9	1.9	3.3	4.0
2000	6.1	7.8	3.0	3.3	1.8	1.7	3.2	4.4
2001	5.7	7.3	2.8	3.2	1.7	1.6	2.9	4.0
2002	5.3	6.2	2.8	3.0	1.6	1.4	2.5	3.2
2003	5.0	5.5	2.6	2.7	1.5	1.3	2.4	2.9
2004	4.8	5.5	2.5	2.4	1.4	1.1	2.3	3.1
2005	4.6	5.3	2.4	2.4	1.4	1.2	2.2	2.9

*Per 100 FTE Private Sector Workers

** Starting in 2002 this category has been reclassified by BLS as "other recordable cases"

Source: U.S. Department of Labor, Bureau of Labor Statistics

Kansas Industrial Super Sector Incidence Rates: Calendar Years 2003-2005

For the fourth year, the division is publishing incidence rates by industrial super sector. Beginning in January 2003, the Kansas Labor Market Information Services (LMIS) stopped reporting non-farm payroll employment hours by the old Standard Industrial Classification (SIC) and began reporting using the North American Industrial Classification System (NAICS). LMIS had reported employment payroll by the SIC system since 1939. Therefore, since the division relies upon this data for the construction of statistics, it will no longer report incidence rates by the SIC system. The division published this data for the fiscal years 2003-2004, utilizing the NAICS. After discovering inconsistent internal data, the division has chosen to report the data as compiled by the United States Bureau of Labor and Statistics (BLS), rather than to publish statistics based on insufficient data with respect to the industry code. This problem, however, does not affect the statewide incidence rates. Thus, in accordance with BLS data practices, the values in this report will be reported for calendar years 2003, 2004 and 2005, and represent the incidence rates as calculated by BLS, not the Kansas Division of Workers Compensation. This comparison allows us also to report the national incidence rates by NAICS super sector, as reported by the BLS, for convenient comparison to the Kansas incidence rates (See Table 2-5 below for Kansas incidence rates, Table 2-6 for national incidence rates).

- The Administrative and Support and Waste Management and Remediation Services sector had the highest total injuries and illnesses incidence rate in Kansas in 2003 and 2004 with 8.7 and 8.5 injuries and illnesses per 100 FTE, respectively, and the Construction sector had the highest rate in Kansas for 2005 with 8.4.

- The Transportation and Warehousing sector had the highest national total injuries and illnesses incidence rates for the last three years (7.8 in 2003, 7.3 in 2004 and 7.0 in 2005).
- The industrial super sector with the lowest rates for the total injuries and illnesses incidence rate for all three years in Kansas was Finance and Insurance (1.0 in 2003, 1.3 in 2004 and 1.1 in 2005). The same sector had the lowest national total injuries and illnesses incidence rates as well (1.1 in 2003, 0.9 in 2004 and 1.0 in 2005).
- The Administrative and Support and Waste Management and Remediation Services sector had the highest “Total Lost Workday Cases” incidence rate in Kansas during 2003 and 2004 (6.8 in 2003 and 4.3 in 2004), but Manufacturing and Construction had the highest incidence rates in 2005 (both at 3.8). However, Transportation and Warehousing had the highest national “Total Lost Workday Cases” rates for all three years (5.4 in 2003, 4.9 in 2004 and 4.6 in 2005).
- The Administrative and Support and Waste Management and Remediation Services sector had the highest Kansas rates for “Lost Workday Cases with Days Away from Work” in 2003 (3.7 injuries and illnesses per 100 FTE), but the Mining sector had the highest Kansas rates in the same category for 2004 (3.2 injuries and illnesses per 100 FTE) and in 2005 the Construction sector incidence rate was highest in the state at 2.7 injuries and illnesses per 100 FTE.
- Transportation and Warehousing had the highest national rates for “Lost Workday Cases with Days Away from Work” from 2003-2005 (3.5 in 2003, 3.1 in 2004 and 2.9 in 2005).
- The Construction sector had the highest Kansas incidence rates for “Cases without Lost Workdays” in 2003 (4.1 injuries and illnesses per 100 FTE), the Health Care and Social Assistance sector had the highest rates in the same category for 2004 (4.9) and Accommodation and Food Services had the highest rates in 2005 (6.3 injuries and illnesses per 100 FTE).
- Health Care and Social Assistance had the highest national rates for “Cases without Lost Workdays” in 2003 and 2004 (3.3 injuries and illnesses per 100 FTE in both 2003 and 2004) and Arts, Entertainment and Recreation had the high incidence rate in 2005 with 3.2.
- The Kansas data for the Utilities and Management of Companies and Enterprises sectors are not available for 2003.

Table 2-5
Kansas Non-Fatal Occupational Injury & Illness Incidence Rate* by
NAICS Super Sector 2003 - 2005

Industrial Super Sector	Total Recordable Cases			Total Lost Workday Cases			Lost Workday Cases w/ Days Away from Work			Cases w/o lost workdays		
	2003	2004	2005	2003	2004	2005	2003	2004	2005	2003	2004	2005
Mining	5.7	6.6	3.7	3.7	3.7	2.3	3.4	3.2	1.7	2.0	3.8	1.3
Construction	7.9	6.7	8.4	3.8	3.4	3.8	2.5	2.4	2.7	4.1	3.3	4.6
Manufacturing	7.7	8.0	7.6	3.9	3.4	3.8	1.6	1.4	1.5	3.9	4.6	3.7
Wholesale Trade	5.7	4.6	5.8	3.1	2.5	2.9	1.5	1.5	1.5	2.6	2.1	2.9
Retail Trade	5.5	5.1	4.8	2.4	2.2	2.0	1.1	0.9	1.0	3.1	2.9	2.8
Transportation & Warehousing	6.6	5.5	5.6	4.8	3.3	3.6	3.1	1.7	2.0	1.9	2.2	2.0
Utilities	n/a	4.5	5.1	n/a	1.9	1.8	n/a	0.8	0.8	n/a	2.6	3.3
Information	1.5	1.8	1.2	0.6	0.7	0.6	0.3	0.4	0.5	0.9	1.0	0.6
Finance and Insurance	1.0	1.3	1.1	0.4	0.5	0.4	0.2	0.3		0.5	0.8	0.7
Real Estate and Rental and Leasing	5.0	3.8	3.7	2.9	2.0	2.1	1.2	1.4	1.2	2.1	1.9	1.6
Professional, Scientific, and Technical Svs	1.6	2.4	1.6	0.7	1.1	0.6	0.3	0.7	0.3	0.9	1.3	1.0
Mgmt of Companies and Enterprises	n/a	2.6	2.5	n/a	1.1	0.3	n/a	0.4		n/a	1.5	2.2
Administrative and Support and Waste Mgmt and Remediation Svs	8.7	8.5	2.5	6.8	4.3	1.7	3.7	1.6	0.7	1.9	4.3	0.8
Educational Svs	3.1	3.0	3.1	1.1	1.0	0.7	0.6	0.8	0.4	1.9	2.0	2.5
Health Care and Social Assistance	6.9	8.0	6.4	2.9	3.1	2.7	1.0	1.1	1.2	4.0	4.9	3.6
Arts, Entertainment & Recreation	6.2	6.8	6.0	2.4	3.5	2.3	1.4	1.7	1.0	3.8	3.3	3.8
Accommodation and Food Svs	5.3	4.9	7.6	1.4	1.0	1.3	0.8	0.6	0.6	3.9	3.8	6.3
Other Svs except Public Administration	4.2	4.3	3.7	1.7	1.7	1.5	1.0	0.6	0.9	2.5	2.6	2.1

*Per 100 Full-time Equivalent Non-Federal Workers

Source: U.S. Department of Labor, Bureau of Labor Statistics

Table 2-6
National Non-Fatal Occupational Injury & Illness Incidence Rate* by
NAICS Super Sector 2003 - 2005

Industrial Super Sector	Total Recordable Cases			Total Lost Workday Cases			Lost Workday Cases w/ Days Away from Work			Cases w/o lost workdays		
	2003	2004	2005	2003	2004	2005	2003	2004	2005	2003	2004	2005
Mining	3.3	3.8	3.6	2.0	2.3	2.2	1.4	1.6	1.5	1.2	1.5	1.4
Construction	6.8	6.4	6.3	3.6	3.4	3.4	2.6	2.4	2.4	3.2	3.0	2.9
Manufacturing	6.8	6.6	6.3	3.8	3.6	3.5	1.6	1.6	1.5	3.1	3.0	2.8
Wholesale Trade	4.7	4.5	4.5	2.8	2.7	2.7	1.5	1.5	1.5	1.9	1.8	1.8
Retail Trade	5.3	5.3	5.0	2.7	2.7	2.6	1.6	1.5	1.5	2.6	2.6	2.4
Transportation & Warehousing	7.8	7.3	7.0	5.4	4.9	4.6	3.5	3.1	2.9	2.4	2.4	2.4
Utilities	4.4	5.2	4.6	2.2	2.5	2.4	1.2	1.4	1.3	2.2	2.7	2.3
Information	2.2	2.0	2.1	1.1	1.0	1.1	0.8	0.8	0.7	1.1	0.9	1.0
Finance and Insurance	1.1	0.9	1.0	0.4	0.3	0.4	0.3	0.2	0.3	0.7	0.6	0.6
Real Estate and Rental and Leasing	3.9	3.7	3.7	2.1	1.9	2.1	1.5	1.3	1.3	1.8	1.8	1.6
Professional, Scientific, and Technical Svs	1.3	1.3	1.4	0.6	0.5	0.6	0.4	0.3	0.4	0.7	0.8	0.8
Mgmt of Companies and Enterprises	3.0	2.7	2.4	1.6	1.5	1.3	0.9	0.7	0.6	1.3	1.2	1.1
Administrative and Support and Waste Mgmt and Remediation Svs	4.0	3.7	3.7	2.4	2.2	2.0	1.6	1.4	1.3	1.6	1.5	1.7
Educational Svs	2.7	2.5	2.4	1.2	1.0	1.0	0.8	0.7	0.7	1.5	1.5	1.5
Health Care and Social Assistance	6.5	6.2	5.9	3.1	2.9	2.8	1.7	1.6	1.6	3.3	3.3	3.1
Arts, Entertainment & Recreation	5.9	5.9	6.1	2.9	3.1	2.9	1.6	1.5	1.6	3.0	2.9	3.2
Accommodation and Food Svs	5.0	4.5	4.5	2.0	1.7	1.7	1.3	1.1	1.0	3.0	2.8	2.8
Other Svs except Public Administration	3.4	3.2	3.2	1.7	1.6	1.5	1.1	1.1	1.0	1.7	1.6	1.7

*Per 100 Full-time Equivalent Non-Federal Workers

Source: U.S. Department of Labor, Bureau of Labor Statistics

Occupational Injuries and Illnesses by County

Table 2-7 lists the Kansas counties reporting the greatest number of total injuries and illnesses in Fiscal Year 2006.

- As expected, counties with the largest population totals report the greatest number of occupational injuries and illnesses.
- Kansas' largest city, Wichita, is located in Sedgwick County, which reported the most cases.
- Johnson County, part of metropolitan Kansas City, includes the second and fifth largest cities in Kansas (Overland Park and Olathe, respectively) and reported the second highest number of total injuries and illnesses.

- 58.5 percent of the total injuries and illnesses reported in Sedgwick County and 59.8 percent of total cases from Johnson County resulted in no time lost from work. Shawnee County, which includes the capital of Topeka, had the fourth largest number of reported total cases at 4,748 with 58.6 percent resulting in no time lost.

The aggregate totals for all Kansas counties are listed in Table 2-15.

Table 2-7
Counties Reporting Greatest Number of Total Injuries & Illnesses FY 2006

County	No Time Lost	Time Lost	Fatal	Total Inj/Ill
SEDGWICK	6,311	4,480	3	10,794
JOHNSON	5,818	3,909		9,727
UNKNOWN	1,951	3,294	7	5,252
SHAWNEE	2,782	1,965	1	4,748
WYANDOTTE	1,803	2,042	4	3,849
SALINE	1,339	448	1	1,788
DOUGLAS	1,000	753		1,753
RENO	932	530	1	1,463
RILEY	873	578	2	1,453
FORD	927	258		1,185

Source: Kansas Division of Workers Compensation

Source of Occupational Injury and Illness

Table 2-8 lists the most frequent source of occupational injuries and illnesses by severity in Fiscal Year 2006.

- The most frequent source of both total occupational injuries and illnesses and “Time Lost” cases in FY 2006 had no explanation.
- “Person, other than injured” accounted for the most frequently reported “No Time Lost” source of injury and illness and the second most frequently reported source for “Time Lost” cases.

The aggregate totals for all types of sources of injury and illness are listed in Table 2-16.

Cause of Occupational Injury and Illness

Table 2-9 lists the most frequent causes of occupational injuries and illnesses by severity in Fiscal Year 2006.

- Again, the physical act of lifting is the most frequent cause of occupational injury for “Total Injuries and Illnesses,” “No Time Lost” and “Time Lost” cases.
- Forty-six percent of lifting injuries result in time lost for the injured worker.
- Objects being lifted were the second most frequent cause of injury.

The aggregate totals for all causes of injury and illness are listed in Table 2-17.

Table 2-8
Most Frequent Source of Occupational Injuries & Illnesses by Severity FY 2006

Source	No Time Lost	Time Lost	Fatal	Total Inj/Ill
NO EXPLANATION	821	21,849	23	22,693
PERSON, OTHER THAN INJURED	3,693	640	2	4,335
MISCELLANEOUS (EARPLUGS, SHEETROCK, ETC)	3,095	567	1	3,663
BOXES, BARRELS, CONTAINERS, PACKAGES	2,146	501		2,647
BODILY MOTION	2,120	420		2,540
FURNITURE, FIXTURES, FURNISHINGS, ETC	2,039	373		2,412
BUILDINGS & STRUCTURES (WALLS, FENCES)	1,205	286	1	1,492
KNIFE OR RAZOR	1,244	115		1,359
METAL ITEMS, UNS	1,167	173	1	1,341
FLOOR	1,084	237	1	1,322

Source: Kansas Division of Workers Compensation

Table 2-9
Most Frequent Causes of Occupational Injuries & Illnesses by Severity FY 2006

Cause	No Time Lost	Time Lost	Fatality	Total Inj/Ill
LIFTING	3,871	3,305	1	7,177
OBJECT BEING LIFTED OR HANDLED	3,331	1,061		4,392
OTHER INJURY (NOT OTHERWISE CLASSIFIED)	2,696	1,220	12	3,928
HAND TOOL, UTENSIL; NOT POWERED	2,141	927		3,068
PUSHING OR PULLING	1,507	1,162		2,669
STRUCK OR INJURED BY FELLOW WORKER, PATIENT	1,973	684		2,657
REPETITIVE MOTION	1,644	975		2,619
FALLING OR FLYING OBJECT	1,424	1,164	1	2,589
FOREIGN BODY IN EYE	1,489	979		2,468
ON SAME LEVEL	1,475	891		2,366

Source: Kansas Division of Workers Compensation

Nature of Occupational Injury and Illness

Table 2-10 lists the most frequent nature of occupational injuries and illnesses by severity in Fiscal Year 2006.

- 9,944 reports of occupational injuries were filed with the division which failed to include an adequate explanation of the nature of the occupational injury or illness.
- Of the accident reports filed that did include an explanation, strains and lacerations are the two most common types of injuries reported which, is the same as the previous year.
- Forty-four percent of the reported strains and 61 percent of reported lacerations did not result in lost work time.

The aggregate totals for all natures of injury and illness are listed in Table 2-18.

Table 2-10
Most Frequent Nature of Occupational Injuries &
Illnesses by Severity FY 2006

Nature	No Time		Fatal	Total Inj/Ill
	Lost	Time Lost		
STRAIN	5,716	7,191		12,907
NO EXPLANATION	7,876	2,057	11	9,944
LACERATION	5,847	3,727		9,574
CONTUSION	3,335	3,535		6,870
ALL OTHER SPECIFIC INJURIES, NOC	1,987	2,357	10	4,354
SPRAIN	1,714	1,751		3,465
PUNCTURE	2,118	1,009		3,127
FOREIGN BODY	1,644	1,144		2,788
FRACTURE	896	1,226		2,122
INFLAMMATION	1,384	637		2,021

Source: Kansas Division of Workers Compensation

Body Member Associated with Occupational Injury and Illness

Table 2-11 lists the body member most frequently associated with reported occupational injuries and illnesses for FY 2006.

- Injuries and illnesses involving the finger(s) constitute the greatest number of total reported cases.
- Injuries involving the low back area had the second greatest total frequency for FY 2006.
- Of cases involving fingers, almost 61 percent resulted in no lost time while only 39 percent require time away from work. In contrast, 48 percent of injuries involving the low back are “No Time Lost” cases while 52 percent result in time lost for the worker.

The aggregate totals for all body members associated with injury and illness are listed in Table 2-19.

Table 2-11
Most Frequent Body Member Reported in Occupational Injuries & Illnesses by Severity FY 2006

Body Member	No Time Lost	Time Lost	Fatal	Total Inj/Ill
FINGER(S)	4,408	2,867		7,275
LOW BACK AREA (LUMBAR, LUMBOSACRAL)	2,980	3,210		6,190
KNEE	2,214	1,951		4,165
HAND	2,317	1,708		4,025
MULTIPLE UPPER EXTREMITIES	2,762	942	1	3,705
EYE(S)	2,126	1,525		3,651
SHOULDER(S)	1,644	1,519		3,163
MULTIPLE BODY PARTS (INCLUDING BODY SYSTEMS AND BODY PARTS)	1,384	1,736	13	3,133
WRIST	1,380	1,189		2,569
MULTIPLE MEMBERS INJURED	2,009	469	7	2,485

Source: Kansas Division of Workers Compensation

Industries with Greatest Number of Total Occupational Injuries and Illnesses

Tables 2-12 and 2-13 list the industries, by both the Standard Industrial Classification (SIC) and North American Industrial Classification System (NAICS), in Kansas that reported the greatest number of total occupational injuries and illnesses to the Division of Workers Compensation over the past fiscal year. The division accepts either SIC or NAICS (both 1997 & 2002) codes for reporting the industry associated with the occupational injury or illness.

- For injuries reported under the SIC system, executive and legislative offices ranked first for total frequency in FY 2006; however, of the total reported injuries and illnesses for this classification, 53.4 percent were “No Time Lost” cases (see Table 2-12).
- For SIC classified industries, general medical and surgical hospitals reported the second largest number of total injuries and illnesses and 61.2 percent were “No Time Lost” cases (see Table 2-12).
- For injuries reported under NAICS, other general government support ranked first for total frequency in FY 2006; however, of the reported injuries and illnesses, 74.5 percent were “No Time Lost” cases (see Table 2-13).
- For NAICS classified industries, elementary and secondary schools reported the third largest number of total injuries and illnesses and 71.9 percent were “No Time Lost” cases (see Table 2-13).

The aggregate totals for all industries are listed in Tables 2-20 (SIC) and 2-21 (NAICS).

Table 2-12
Most Frequent SIC Code Reported in Occupational Injuries & Illnesses by Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/Ill
EXECUTIVE AND LEGISLATIVE OFFICES, COMBINED	1,329	1,161	1	2,491
GENERAL MEDICAL AND SURGICAL HOSPITALS	1,270	805	1	2,076
EATING AND DRINKING PLACES	1,340	571		1,911
MEAT PACKING PLANTS	1,641	181	1	1,823
BUSINESS SERVICES, NEC	1,026	467		1,493
SKILLED NURSING CARE FACILITIES	1,080	381		1,461
GROCERY STORES	473	504		977
HELP SUPPLY SERVICES	445	317		762
VARIETY STORES	319	397		716
GENERAL CONTRACTORS-SINGLE-FAMILY HOUSES	221	378		599

Source: Kansas Division of Workers Compensation

Table 2-13
Most Frequent NAICS Code Reported in Occupational Injuries & Illnesses by Severity FY2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
OTHER GENERAL GOVERNMENT SUPPORT	3,925	1,338	3	5,266
UNCLASSIFIABLE	2,358	1,226	5	3,589
ELEMENTARY AND SECONDARY SCHOOLS	1,455	569		2,024
GENERAL MEDICAL AND SURGICAL HOSPITALS	1,063	597		1,660
GENERAL FREIGHT TRUCKING, LONG-DISTANCE, LESS THAN TRUCKLOAD	6	710		716
AIRCRAFT ENGINE AND ENGINE PARTS MANUFACTURING (PT)	139	525		664
TIRE MANUFACTURING (EXCEPT RETREADING)		505		505
FULL-SERVICE RESTAURANTS	168	294		462
OFFICE ADMINISTRATIVE SERVICES	41	403		444
AUTOMOBILE MANUFACTURING	1	424		425

Source: Kansas Division of Workers Compensation

Age Characteristics of Injured Workers

Table 2-14 lists the age characteristics of injured workers for FY 2006.

- Workers ages 20-29 (16,770), 30-39 (14,357) and 40-49 (16,134) report the greatest total number of injuries and illnesses to the Division of Workers Compensation for FY 2006.
- The percentage of no time lost injuries was nearly 57 percent for the 20-29 stratum, 55 percent for the 30-39 stratum and 56 percent for the 40-49 stratum.

Table 2-14
Occupational Injuries & Illnesses by
Age FY 2006

Age	No Time Lost	Time Lost	Fatal	Total Inj/Ill
19 & Under	1,235	919	1	2,155
20 - 29	9,510	7,253	7	16,770
30 - 39	7,877	6,468	12	14,357
40 - 49	9,086	7,036	12	16,134
50 - 59	6,911	5,128	14	12,053
60 - 69	1,960	1,496	2	3,458
70 - 79	223	219	2	444
80 up	34	79		113

Source: Kansas Division of Workers Compensation

Table 2-15
Location (County) of Occupational Injuries &
Illnesses by Severity FY 2006

Kansas County	No Time Lost	Time Lost	Fatality	Total Inj/Ill
ALLEN	239	113		352
ANDERSON	36	28		64
ATCHISON	387	213		600
BARBER	43	28		71
BARTON	313	343	1	657
BOURBON	176	122	2	300
BROWN	77	117	1	195
BUTLER	477	496	2	975
CHASE	18	16		34
CHAUTAUQUA	15	14		29
CHEROKEE	145	103		248
CHEYENNE	25	11		36
CLARK	44	48		92
CLAY	103	77		180
CLOUD	155	58		213
COFFEY	82	87		169
COMANCHE	20	12		32
COWLEY	482	211		693
CRAWFORD	341	459	3	803
DECATUR	24	23		47
DICKINSON	327	205	1	533
DONIPHAN	92	69		161
DOUGLAS	1,000	753		1,753
EDWARDS	13	31	1	45
ELK	18	12		30
ELLIS	363	306		669
ELLSWORTH	166	68		234
FINNEY	672	367	1	1,040
FORD	927	258		1,185
FRANKLIN	384	297	1	682
GEARY	301	283		584
GOVE	34	22		56
GRAHAM	33	23		56
GRANT	83	60	2	145
GRAY	37	55		92
GREELEY	31	10		41
GREENWOOD	48	53		101
HAMILTON	42	13		55
HARPER	92	84		176
HARVEY	500	325	3	828

Source: Kansas Division of Workers Compensation

Table 2-15 continued
Location (County) of Occupational Injuries &
Illnesses by Severity FY 2006

Kansas County	No Time Lost	Time Lost	Fatality	Total Inj/Ill
HASKELL	56	65	1	122
HODGEMAN	15	9		24
JACKSON	94	73		167
JEFFERSON	84	67		151
JEWELL	36	31		67
JOHNSON	5,818	3,909		9,727
KEARNY	31	27		58
KINGMAN	51	56		107
KIOWA	18	28		46
LABETTE	362	447		809
LANE	15	12		27
LEAVENWORTH	447	366	1	814
LINCOLN	44	15		59
LINN	56	34	1	91
LOGAN	18	19		37
LYON	850	266	1	1,117
MARION	116	61		177
MARSHALL	141	90		231
MCPHERSON	470	317	3	790
MEADE	34	25		59
MIAMI	346	268		614
MITCHELL	86	78		164
MONTGOMERY	627	439		1,066
MORRIS	35	19		54
MORTON	68	19		87
NEMAHA	129	158		287
NEOSHO	146	304		450
NESS	18	52	1	71
NORTON	59	66		125
OSAGE	74	38		112
OSBORNE	29	44	1	74
OTHER STATE	852	250	4	1,106
OTTAWA	19	37		56
PAWNEE	192	91		283
PHILLIPS	42	63		105
POTTAWATOMIE	153	158		311
PRATT	72	84		156
RAWLINS	26	12		38
RENO	932	530	1	1,463
REPUBLIC	48	35		83

Source: Kansas Division of Workers Compensation

Table 2-15 continued
Location (County) of Occupational Injuries &
Illnesses by Severity FY 2006

Kansas County	No Time Lost	Time Lost	Fatality	Total Inj/III
RICE	63	58		121
RILEY	873	578	2	1,453
ROOKS	95	45		140
RUSH	27	47		74
RUSSELL	92	69		161
SALINE	1,339	448	1	1,788
SCOTT	59	43		102
SEDGWICK	6,311	4,480	3	10,794
SEWARD	390	287		677
SHAWNEE	2,782	1,965	1	4,748
SHERIDAN	23	11		34
SHERMAN	61	35		96
SMITH	47	59		106
STAFFORD	32	17		49
STANTON	37	26		63
STEVENS	38	38		76
SUMNER	156	115		271
THOMAS	65	102		167
TREGO	23	41		64
UNKNOWN	1,951	3,294	7	5,252
WABAUNSEE	34	21		55
WALLACE	17	10		27
WASHINGTON	43	40		83
WICHITA	20	29		49
WILSON	146	347		493
WOODSON	18	18		36
WYANDOTTE	1,803	2,042	4	3,849

Source: Kansas Division of Workers Compensation

Table 2-16
Reported Source of Occupational Injuries & Illnesses by
Severity FY 2006

Source	No Time Lost	Time Lost	Fatal	Total Inj/Ill
AIR PRESSURE	19	10		29
AIRCRAFT	27	5		32
ANIMAL PRODUCTS	532	34		566
ANIMALS, INSECTS, ETC, UNS	932	129		1,061
BLOOD	247	6		253
BOAT OR SHIP	4	1		5
BODILY MOTION	2,120	420		2,540
BOILERS, PRESSURE VESSELS	3	1		4
BOTTLES, JUGS, FLASKS, ETC	63	19		82
BOXES, BARRELS, CONTAINERS, PACKAGES	2,146	501		2,647
BUILDINGS & STRUCTURES (WALLS, FENCES)	1,205	286	1	1,492
CERAMIC ITEMS (BRICK, CHINA, TILE, ETC)	29	8		37
CHEMICALS	621	104	1	726
CLOTHING, APPAREL, SHOES	173	51		224
COAL AND PETROLEUM PRODUCTS	34	13		47
COLD (ATMOSPHERIC, ENVIRONMENTAL)	5			5
CONVEYERS	91	12		103
DRUGS AND MEDICINES	25	3		28
EARTHMOVING/HIGHWAY CONSTR. MACHINES	120	36		156
ELECTRIC APPARATUS (HOUSEHOLD APPLIANCE)	318	58		376
FLAME, FIRE, SMOKE	86	22		108
FLOOR	1,084	237	1	1,322
FOOD PRODUCTS (COOKING OIL)	336	60	1	397
FORKLIFTS, STACKERS (POWERED VEHICLES)	159	47		206
FUMES (GAS, PAINT)	79	15		94
FURNITURE, FIXTURES, FURNISHINGS ETC	2,039	373		2,412
GLASS ITEMS (FIBERGLASS)	353	54		407
GROUND OUTDOORS	460	141		601
HAND TOOLS, NOT POWERED	1,131	169		1,300
HAND TOOLS, POWERED	692	128		820
HAND TRUCKS, DOLLIES (NON POWERED VEHICLE)	500	131		631
HEAT, ENVIRONMENTAL	72	22		94
HEATING EQUIPMENT (FURNACES, STOVES ETC)	127	20		147
HIGHWAY VEHICLES	1	1		2
HOISTING APPARATUS	133	21		154
ICE, SNOW	101	16		117
INFECTIOUS, PARASITIC AGENTS (BACTERIA)	289	22		311
KNIFE OR RAZOR	1,244	115		1,359

Source: Kansas Division of Workers Compensation

Table 2-16 continued
Reported Source of Occupational Injuries & Illnesses by
Severity FY 2006

Source	No Time Lost	Time Lost	Fatal	Total Inj/Ill
LADDERS	374	149		523
LIQUIDS (WATER, LIQUIDS NEC)	369	58		427
MACHINES, UNS	1,036	224		1,260
METAL CHIPS, SPLINTERS, PARTICLES	425	58		483
METAL FASTENERS (BOLTS, NAILS, SCREWS)	363	51		414
METAL ITEMS, UNS	1,167	173	1	1,341
METAL PARTS (EXCEPT AUTO, UNASSEMBLED)	4			4
MINERAL ITEMS (CLAY, SAND, GRAVEL, STONE)	301	63		364
MISCELLANEOUS (EARPLUGS, SHEETROCK, ETC)	3,095	567	1	3,663
MULTIPLE SOURCES OF INJURY	459	121	5	585
NEEDLES	692	20		712
NO EXPLANATION	821	21,849	23	22,693
NOISE	42	3		45
NONCLASSIFIABLE	4	1		5
OFFICE MACHINES	476	51		527
PALLETS, SKIDS	320	70		390
PAPER AND PULP ITEMS	192	45		237
PARTICLES - UNIDENTIFIED	856	81		937
PERSON, INJURED (HEART FAILER, MENTAL)	992	242	13	1,247
PERSON, OTHER THAN INJURED	3,693	640	2	4,335
PIPE AND FITTINGS	313	64		377
PIT	33	6		39
PLANT OR INDUSTRIAL VEHICLES	125	48		173
PLANTS, TREES, VEGETATION	375	99	1	475
PLASTIC ITEMS	97	15		112
POTS, PANS, DISHES, TRAYS	284	39		323
PRINTING MACHINES	1			1
PUMPS & PRIME MOVERS (ENGINES, TURBINES)	145	18		163
RADIATING SUBSTANCES (ISOTOPES, SUN, X-RAY)	6	3		9
RAIL VEHICLES (TRAIN)	15	3		18
RAMPS	57	15		72
RECREATION AND ATHLETIC EQUIPMENT	134	27		161
ROOFS	46	18		64
RUBBER PRODUCTS	121	38		159
RUNWAYS, PLATFORMS	65	10		75
SAWS (NOT HAND TOOLS)	76	27		103

Source: Kansas Division of Workers Compensation

Table 2-16 continued
Reported Source of Occupational Injuries & Illnesses by
Severity FY 2006

Source	No Time Lost	Time Lost	Fatal	Total Inj/Ill
SCRAP, DEBRIS, WASTE MATERIALS (SLAG)	154	34		188
SHEARS, SLITTERS, SLICERS	291	36		327
SIDEWALKS, PATHS, WALKWAYS (OUTDOORS)	264	59		323
STAIRS, STEPS INCLUDE ESCALATORS	617	177		794
STEAM	38	6		44
STITCHING, SEWING MACHINES	2	1		3
STREET, ROAD	226	69		295
TEXTILE ITEMS	3			3
VEHICLES, UNS	579	165		744
WOOD ITEMS	220	59		279
WOOD ITEMS, NEC	51	7		58

Source: Kansas Division of Workers Compensation

Table 2-17
Reported Cause of Occupational Injuries & Illnesses by
Severity FY 2006

Cause	No Time Lost	Time Lost	Fatality	Total Inj/Ill
ABNORMAL AIR PRESSURE - BURN OR SCALD - HEAT OR COLD EXPOSURE	1	9		10
ABSORPTION, INGESTION, OR INHALATION, NOC	727	480		1,207
ACID CHEMICALS	52	122		174
ANIMAL OR INSECT	881	470		1,351
BROKEN GLASS	215	140		355
BURN OR SCALD--HEAT OR COLD EXPOSURE MISCELLANEOUS	59	148	1	208
CALLOUS BLISTER ETC. CAUSED BY REPETITIVE MOTION	11	481		492
CAUGHT BY COLLAPSING MATERIALS (SLIDES OR EARTH) - EITHER MAN MADE OR NATURAL	3	7	1	11
CAUGHT IN OR BETWEEN MISCELLANEOUS CAUGHT IN, UNDER, BETWEEN (SQUEEZING, PINCHING, CRUSHING)	749	544	1	1,294
	7			7
COLLISION WITH A FIXED OBJECT	32	77	2	111
COLLISION WITH ANOTHER VEHICLE	366	306	12	684
CONTACT WITH ELECTRIC CURRENT	69	35		104
CONTACT WITH HOT OBJECT	163	162		325
CONTACT WITH RADIATION, CAUSTICS, ETC.	2			2
CONTACT WITH TEMPERATURE EXTREMES	1			1
CRASH OF AIRPLANE		1	2	3
CRASH OF RAIL VEHICLE	1	2	2	5
CRASH OF WATER VEHICLE		2		2
CUMULATIVE INJURY (NOT OTHERWISE CLASSIFIED)	80	276		356
CUT, PUNCTURE, SCRAPE INJURED BY MISCELLANEOUS	383	961		1,344
CUT, PUNCTURE, SCRAPE, INJURED BY OBJECT BEING LIFTED OR HANDLED	167	676		843
DUST, GASES, FUMES OR VAPORS	116	58		174
EXPLOSION OR FLARE BACK	28	21	2	51
EXPLOSIONS	4	1		5
EXPOSURE TO COLD OBJECTS OR SUBSTANCES	6	4		10
FALL OR SLIP INJURY MISCELLANEOUS	772	1,405		2,177
FALL TO LOWER LEVEL (INCLUDES JUMPING)	1			1
FALL, ON STAIRS	4			4
FALL, ONTO OR AGAINST OBJECTS	140	24	1	165

Source: Kansas Division of Workers Compensation

Table 2-17 continued
Reported Cause of Occupational Injuries & Illnesses by
Severity FY 2006

Cause	No Time Lost	Time Lost	Fatality	Total Inj/Ill
FALL, SLIP OR TRIP INJURY ON STAIRS	405	350		755
FALL, SLIP OR TRIP INTO OPENINGS - SHAFTS, EXCAVATIONS, FLOOR OPENING	48	76		124
FALL, SLIP, OR TRIP INJURY ON ICE OR SNOW	372	295		667
FALLING OR FLYING OBJECT	1,424	1,164	1	2,589
FIRE OR FLAME	31	36		67
FOREIGN BODY IN EYE	1,489	979		2,468
FOREIGN MATTER IN EYES	16	3		19
FROM DIFFERENT LEVEL	564	711	2	1,277
FROM LIQUID OR GREASE SPILLS	993	558		1,551
HAND TOOL OR MACHINE IN USE	55	299		354
HAND TOOL, UTENSIL; NOT POWERED	2,141	927		3,068
HOLDING OR CARRYING	505	295		800
JUMPING	94	92		186
LADDER OR SCAFFOLDING	120	277		397
LIFTING	3,871	3,305	1	7,177
MACHINE OR MACHINERY - CAUGHT IN, UNDER OR BETWEEN	189	347	1	537
MISC OTHER THAN PHYSICAL CAUSE OF INJURY	15	137	1	153
MOTOR VEHICLE	39	132	5	176
MOTOR VEHICLE MISCELLANEOUS	67	139		206
MOVING PARTS OF MACHINE	82	94		176
MULTIPLE CAUSES OF INJURY	303	77	1	381
NO EXPLANATION	85	23	1	109
NOISE - EXPOSURE TO	15	2		17
OBJECT BEING LIFTED OR HANDLED	3,331	1,061		4,392
OBJECT HANDLED	363	418		781
OBJECT HANDLED BY OTHERS	342	128		470
OBJECTS HANDLED (CUTS, KNIFE, AX, GLASS, TOOLS OF TRADE)	1			1
ON SAME LEVEL	1,475	891		2,366
OTHER INJURY (NOT OTHERWISE CLASSIFIED)	2,696	1,220	12	3,928
POWERED HAND TOOL, APPLIANCE	620	390		1,010
PUSHING OR PULLING	1,507	1,162		2,669
RADIATION		8		8
REACHING	375	312		687
REPETITIVE MOTION	1,644	975		2,619
ROBBERY OR CRIMINAL ASSAULT	46	40		86
RUBBED OR ABRADED, NOC	11	40		51

Source: Kansas Division of Workers Compensation

Table 2-17 continued
Reported Cause of Occupational Injuries & Illnesses by
Severity FY 2006

Cause	No Time Lost	Time Lost	Fatality	Total Inj/Ill
SANDING, SCRAPING, CLEANING OPERATIONS	176	50		226
SLIPPED, DID NOT FALL	223	199		422
STATIONARY OBJECT	947	605		1,552
STEAM OR HOT FLUIDS	290	157		447
STEPPING ON SHARP OBJECT	133	68		201
STRAIN OR INJURY BY CONTINUAL NOISE	6	15		21
STRAIN OR INJURY BY MISCELLANEOUS	694	1,430		2,124
STRAIN OR INJURY BY TWISTING	687	643		1,330
STRAIN OR INJURY BY WIELDING OR THROWING	63	31		94
STRIKING AGAINST OR STEPPING ON MISCELLANEOUS	1,345	579		1,924
STRUCK AGAINST (STEPPING ON OBJECTS)	8			8
STRUCK BY OR INJURED BY MISCELLANEOUS	208	550		758
STRUCK OR INJURED BY FELLOW WORKER, PATIENT	1,973	684		2,657
TEMPERATURE EXTREMES	114	54		168
USING TOOL OR MACHINE	163	202		365
VEHICLE UPSET	86	90	1	177
VIBRATING OBJECTS (INCLUDES ROUGH RIDING MACHINES)	17	6		23
WELDING OPERATIONS	102	59		161
WIELDING, THROWING, HOLDING OR CARRYING	10	3		13

Source: Kansas Division of Workers Compensation

Table 2-18
Reported Nature of Occupational Injuries & Illnesses by
Severity FY 2006

Nature	No Time Lost	Time Lost	Fatal	Total Inj/III
AIDS		2		2
ALL OTHER CUMULATIVE INJURIES, NOC	49	400	1	450
ALL OTHER OCCUPATIONAL DISEASE	13	57		70
ALL OTHER SPECIFIC INJURIES, NOC	1,987	2,357	10	4,354
AMPUTATION	64	67		131
ANGINA PECTORIS				
(CONDITION ASSOC. WITH HEART DISEASE)	3	4		7
ASBESTOSIS	1	2		3
ASPHYXIATION	3	4		7
BLACK LUNG	3			3
BRUISE, CONTUSION, CRUSHING	12	3		15
BURN	900	623	3	1,526
BURN (CHEMICAL)	8	3		11
BURN (HEAT)	1	1		2
BYSSINOSIS	1			1
CARPAL TUNNEL SYNDROME	254	222		476
CARPAL TUNNEL SYNDROME, GANGLIA				
(BELL'S PALSY)	2			2
COLD - ENVIRONMENTAL				
(FROSTBITE, FREEZING)	1			1
CONCUSSION	56	81	1	138
CONTAGIOUS DISEASE	346	92		438
CONTUSION	3,335	3,535		6,870
CRUSHING	229	321	3	553
CUT, LACERATION, PUNCTURE				
(LODGED IN EYE, NAIL LOSS)	7	1		8
DAMAGE TO PROSTHETIC DEVICES -				
GLASSES	1			1
DERMATITIS	305	236		541
DERMATITIS - CEMENT, RUBBER, POISON IVY	103	22		125
DISEASES OF THE EYE (CONJUNCTIVITIS,				
ETC)	2			2
DISLOCATION	153	146		299
DISLOCATION (HERNIATED DISC)	1			1
DROWNING, ASPHYXIA, STRANGULATION	2			2
DUST DISEASE NOC (ALL OTHER				
PNEUMOCONIOSIS)		13		13

Source: Kansas Division of Workers Compensation

Table 2-18 continued
Reported Nature of Occupational Injuries & Illnesses by
Severity FY 2006

Nature	No Time Lost	Time Lost	Fatal	Total Inj/Ill
ELECTRIC SHOCK	65	28		93
ENUCLEATION (TO REMOVE, EX: TUMOR, EYE, ETC.)	1	3		4
FOREIGN BODY	1,644	1,144		2,788
FRACTURE	896	1,226		2,122
FREEZING	3	6		9
HEARING LOSS (TRAUMATIC ONLY)	31	13		44
HEARING LOSS OR IMPAIRMENT	2			2
HEAT PROSTRATION	69	60		129
HERNIA	183	186		369
HERNIA, RUPTURE	2			2
INFECTION	148	121		269
INFLAMMATION (TENDONITIS, REPETITIVE ACTIVITY)	52	12		64
INFLAMMATION	1,384	637		2,021
LACERATION	5,847	3,727		9,574
LOSS OF HEARING	17	22		39
MENTAL DISORDER		1		1
MENTAL STRESS	10	17		27
MULTIPLE INJURIES INCLUDING BOTH PHYSICAL AND PSYCHOLOGICAL	5	14	2	21
MULTIPLE PHYSICAL INJURIES ONLY	420	551	7	978
MULTIPLE TYPES OF INJURY	806	263	5	1,074
MYOCARDIAL INFARCTION (HEART ATTACK)	3	24	7	34
NO EXPLANATION	7,876	2,057	11	9,944
NO INJURY OR ILLNESS	103	13		116
NO PHYSICAL INJURY - I.E. GLASSES, CONTACT LENSES, ARTIFICIAL APPLIANCE	194	120		314
NONCLASSIFIABLE	3			3
OTHER INJURIES		1		1
POISONING - GENERAL (NOT OD OR CUMULATIVE INJURY)	32	12		44
POISONING, SYSTEMIC, UNS (BEE STINGS)	18	2		20

Source: Kansas Division of Workers Compensation

Table 2-18 continued
Reported Nature of Occupational Injuries & Illnesses by
Severity FY 2006

Nature	No Time Lost	Time Lost	Fatal	Total Inj/Ill
POISONING-CHEMICAL	3	80		83
POISONING-METAL	1	19		20
PUNCTURE	2,118	1,009		3,127
RADIATION	3	1		4
RESPIRATORY DISORDERS (GASES, FUMES, CHEMICALS, ETC)	190	102		292
RUPTURE	18	29		47
SCRATCHES, ABRASIONS (OBJECTS IN EYE OR EAR)	3			3
SEVERANCE	56	76		132
SPRAIN	1,714	1,751		3,465
SPRAINS, STRAINS	20	7		27
STRAIN	5,716	7,191		12,907
SYNCOPE - SWOONING, FAINTING, PASSING OUT; NO OTHER INJURY	108	74		182
VASCULAR LOSS	5	3		8
VISION LOSS	8	5		13
WELDERS FLASH		1		1

Source: Kansas Division of Workers Compensation

Table 2-19
Body Member Reported in Occupational Injuries & Illnesses by
Severity FY 2006

Body Member	No Time Lost	Time Lost	Fatal	Total Inj/Ill
ABDOMEN	1			1
ABDOMEN INCLUDING GROIN - EXCLUDING INJURY TO INTERNAL ORGANS	562	470		1,032
ANKLE	1,139	1,136		2,275
ARM	63	12		75
ARTIFICIAL APPLIANCE - BRACES, ETC.	44	5		49
BACK	114	41		155
BODY PARTS, NEC	382	71	3	456
BODY SYSTEMS AND MULTIPLE BODY SYSTEMS	192	184	3	379
BRAIN	10	44	1	55
BUTTOCKS - SOFT TISSUE	79	60		139
CHEST		1		1
CHEST (INCLUDING RIBS, STERNUM)	476	430		906
DISC	49	59		108
EAR(S)	158	105		263
EAR(S), INTERNAL (HEARING)	1			1
ELBOW	674	612		1,286
EYE(S)	2,126	1,525		3,651
FACIAL BONES	70	81	1	152
FINGER(S)	4,408	2,867		7,275
FOOT	992	886		1,878
FOREARM	1			1
GREAT TOE	82	85		167
HAND	2,317	1,708		4,025
HEAD	522	86	3	611
HEART	9	27	8	44
HIP	204	211		415
INTERNAL ORGANS	35	93		128
KNEE	2,214	1,951		4,165
LARYNX	15	38		53
LEG	82	16		98
LOW BACK AREA (LUMBAR, LUMBOSACRAL)	2,980	3,210		6,190
LOWER ARM	1,047	818		1,865
LOWER EXTREMITIES, MULTIPLE	8	1		9
LOWER LEG	584	565		1,149
LUMBAR AND/OR SACRAL VERTEBRAE (VERTEBRAE NOC TRUNK) - BONE PORTION OF THE SPINAL COLUMN	12	63		75
LUNGS	95	101		196

Source: Kansas Division of Workers Compensation

Table 2-19 continued
Body Member Reported in Occupational Injuries & Illnesses by
Severity FY 2006

Body Member	No Time Lost	Time Lost	Fatal	Total Inj/Ill
MOUTH	123	88		211
MULTIPLE BODY PARTS (INCLUDING BODY SYSTEMS AND BODY PARTS)	1,384	1,736	13	3,133
MULTIPLE HEAD INJURY	237	457	1	695
MULTIPLE INJURIES	1			1
MULTIPLE LOWER EXTREMITIES	974	457		1,431
MULTIPLE MEMBERS INJURED	2,009	469	7	2,485
MULTIPLE NECK INJURIES	107	199		306
MULTIPLE TRUNK	668	390		1,058
MULTIPLE UPPER EXTREMITIES	2,762	942	1	3,705
NECK	2			2
NERVOUS SYSTEM	1			1
NO EXPLANATION	81	72	4	157
NO PHYSICAL INJURY - MENTAL DISORDER	87	95		182
NONCLASSIFIABLE - UNKNOWN	3	1		4
NOSE	106	76		182
OTHER FACIAL SOFT TISSUE	540	326		866
PELVIS	15	83		98
PROSTHETIC DEVICES	16			16
RESPIRATORY SYSTEM	2			2
SACRUM AND COCCYX	41	43		84
SHOULDER	5			5
SHOULDER(S)	1,644	1,519		3,163
SKULL	201	209		410
SOFT TISSUE	171	207	1	379
SPINAL CORD	5	14		19
TEETH	109	74		183
THIGH	225	199		424
THUMB	1,394	843		2,237
TOE(S)	232	184		416
TRACHEA	4	16		20
UNCLASSIFIED - INSUFFICIENT INFORMATION TO IDENTIFY PART AFFECTED	465	305	4	774
UPPER ARM - HUMERUS AND CORRESPONDING MUSCLE	278	359		637
UPPER BACK AREA (THORACIC AREA)	309	443		752
UPPER EXTREMITIES, MULTIPLE	16	3		19
VERTEBRAE	8	30		38
WRIST	1,380	1,189		2,569
WRIST(S) - AND HAND(S)	264	210		474
WRISTS (BI-LATERAL)	3			3

Source: Kansas Division of Workers Compensation

Table 2-20
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Accident and Health Insurance	4	42		46
Accounting, Auditing, and Bookkeeping Services	34	11		45
Adhesives and Sealants	1			1
Adjustment and Collection Services	21	1		22
Administration of Housing Programs	12	9		21
Administration of Public Health Programs	10	7		17
Administration of Social, Human Resource and Income Maintenance Programs	14	1		15
Advertising Agencies	4	1		5
Advertising, NEC	1	2		3
Air and Gas Compressors	1	2		3
Air and Water Resource and Solid Waste Management		1		1
Air Transportation, Nonscheduled		6	1	7
Air Transportation, Scheduled	8	1		9
Air-Conditioning and Warm Air Heating Equipment and Commercial and Industrial Refrigeration	56	2		58
Aircraft	4	334	1	339
Aircraft Engines and Engine Parts	49	3		52
Aircraft Parts and Auxiliary Equipment, NEC	97	58		155
Airports, Flying Fields, and Airport Terminal Services	6	3		9
Aluminum Die-Castings	2			2
Aluminum Extruded Products	2			2
Aluminum Foundries		2		2
Aluminum Rolling and Drawing, NEC		4		4
Amusement and Recreation Services, NEC	26	70		96
Amusement Parks		6		6
Animal and Marine Fats and Oils	7	5		12
Animal Specialties, NEC		1		1
Animal Specialty Services, Except Veterinary	3	12		15
Apparel and Accessories, NEC		2		2
Arboreta and Botanical or Zoological Gardens	6	1		7
Architectural and Ornamental Metal Work	5	21		26
Architectural Services	3	2		5
Armature Rewinding Shops	3	1		4
Arrangement of Transportation of Freight and Cargo	45	15		60
Asphalt Felts and Coatings	20	4		24
Asphalt Paving Mixtures and Blocks		3		3
Auto and Home Supply Stores	83	607		690

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Automatic Merchandising Machine Operator	19	7		26
Automobile Parking	3			3
Automobiles and Other Motor Vehicles	9	22		31
Automotive Dealers, NEC	2	1		3
Automotive Exhaust System Repair Shops	2			2
Automotive Glass Replacement Shops	21	11		32
Automotive Repair Shops, NEC	7	17		24
Automotive Services, Except Repair and Carwashes	5	4		9
Automotive Transmission Repair Shops		2		2
Automotive Trimmings, Apparel Findings, and Related Products	4	1		5
Beauty Shops	28	16		44
Beef Cattle Feedlots	142	84	1	227
Beef Cattle, Except Feedlots	3	5		8
Beer and Ale	11	38		49
Bituminous Coal and Lignite Surface Mining		1		1
Blankbooks, Loose-leaf Binders and Devices	23	5		28
Boat Building and Repairing	1	228		229
Boat Dealers	2	1		3
Bolts, Nuts, Screws, Rivets, and Washers	10			10
Book Printing	1			1
Book Stores	23	11		34
Bookbinding and Related Work	3	1		4
Books, Periodicals, and Newspapers	18	12		30
Books: Publishing, or Publishing and Printing	16	2		18
Bottled and Canned Soft Drinks and Carbonated Waters	7	85		92
Bowling Centers	2	6		8
Bread and Other Bakery Products, Except Cookies and Crackers	134	10		144
Brick and Structural Clay Tile	13			13
Brick, Stone and Related Construction Materials	3	24		27
Bridge, Tunnel, and Elevated Highway Construction	26	14		40
Broadwoven Fabric Mills, Manmade Fiber and Silk	1			1
Broiler, Fryers, and Roaster Chickens		3		3
Brooms and Brushes	2	10		12
Building Cleaning and Maintenance Services, NEC	82	77		159
Burial Caskets		3		3
Business and Secretarial Schools		2		2
Business Associations	23	10		33
Business Consulting Services, NEC	9	6		15

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Business Services, NEC	1,052	571		1,623
Cable and Other Pay Television Services	45	4		49
Camera and Photographic Supply Stores	1	17		18
Candy and Other Confectionery Products	157	2	1	160
Candy, Nut, and Confectionery Stores	1			1
Canned Fruits, Vegetables, Preserves, Jams, and Jellies		1		1
Canvas and Related Products		66		66
Carburetors, Pistons, Piston Rings, and Valves	2	2		4
Carpentry Work	87	99		186
Carpet and Upholstery Cleaning	11	9		20
Carpets and Rugs		2		2
Carwashes	14	18		32
Cash Grains, NEC	2	5		7
Catalog and Mail-Order Houses	17	27		44
Cement, Hydraulic	37	16		53
Cemetery Subdividers and Developers	5	6		11
Chemical and Fertilizer Mineral Mining, NEC	6	1		7
Chemicals and Allied Products, NEC	18	6		24
Chemicals and Chemical Preparations, NEC	25	15		40
Chewing and Smoking Tobacco and Snuff		1		1
Chicken Eggs		1		1
Child Day Care Services	45	38		83
Children's and Infants' Wear Stores		1		1
Cigarettes	6			6
Civic, Social, and Fraternal Associations	80	39		119
Clay Refractories	6			6
Coal Mining Services	1			1
Coated and Laminated Paper, NEC	2			2
Coating, Engraving, and Allied Services, NEC	2	18		20
Coin-Operated Amusement Devices	1			1
Coin-Operated Laundries and Drycleaning	1			1
Colleges, Universities, and Professional Schools	105	85		190
Combination Utilities, NEC	26	18		44
Commercial Art and Graphic Design	1	4		5
Commercial Banks, NEC	4			4
Commercial Economic, Sociological, and Educational Research	6	1		7
Commercial Equipment, NEC	25	3		28
Commercial Photography	3			3
Commercial Physical and Biological Research	21	1		22
Commercial Printing, Gravure	5	1		6

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Commercial Printing, Lithographic	52	17		69
Commercial Printing, NEC	33	23		56
Communications Equipment, NEC	1			1
Communications Services, NEC	1	2		3
Computer and Computer Software Stores	3	1		4
Computer Integrated Systems Design		3		3
Computer Maintenance and Repair	8	1		9
Computer Peripheral Equipment, NEC	47	10		57
Computer Processing and Data Preparation and Processing Services	17	11		28
Computer Programming Services	2	5		7
Computer Related Services, NEC	8	4		12
Computers and Computer Peripheral Equipment and Software	1	6		7
Concrete Block and Brick		1		1
Concrete Products, Except Block and Brick	42	25		67
Concrete Work	97	114	1	212
Confectionery		11		11
Construction and Mining (Except Petroleum) Machinery and Equipment	16	40		56
Construction Machinery and Equipment	28	43		71
Construction Materials, NEC	21	18		39
Construction Sand and Gravel	6	5		11
Conveyors and Conveying Equipment	34	17		51
Corn		2		2
Correctional Institutions	2	31		33
Corrugated and Solid Fiber Boxes	2	4		6
Courier Services Except by Air	13	5		18
Creamery Butter	1			1
Credit Reporting Services	34	7		41
Credit Unions, Not Federally Chartered	11	3		14
Crop Harvesting, Primarily by Machine	2	7		9
Crop Planting, Cultivating, and Protecting	1	4		5
Crop Preparation Services For Market, except Cotton Ginning	10	1		11
Crude Petroleum and Natural Gas	48	21	1	70
Crude Petroleum Pipelines	8	2		10
Crushed and Broken Limestone	11	2		13
Crushed and Broken Stone, NEC	1	1		2
Current-Carrying Wiring Devices	7	11		18
Curtains and Draperies		2		2

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Cut Stone and Stone Products	10	3		13
Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices	8			8
Dairy Farms	8	10		18
Dairy Products, Except Dried or Canned	25	3		28
Dental Equipment and Supplies	9			9
Dental Laboratories	1	4		5
Department Stores	294	276		570
Detective, Guard, and Armored Car Services	13	36	2	51
Dimension Stone	5	7		12
Direct Mail Advertising Services	53	2		55
Direct Selling Establishments	2	4		6
Disinfecting and Pest Control Services	22	3		25
Distilled and Blended Liquors		104		104
Dog and Cat Food	92	76		168
Drawing and Insulating of Nonferrous Wire	13	10		23
Drilling Oil and Gas Wells	27	30		57
Drinking Places (Alcoholic Beverages)	10	25		35
Drug Stores and Proprietary Stores	19	41		60
Drugs, Drug Proprietaries, and Druggists' Sundries	9	7		16
Dry, Condensed, and Evaporated Dairy Products		9		9
Drycleaning Plants, Except Rug Cleaning	7	2		9
Durable Goods, NEC	19	21		40
Eating and Drinking Places	1,429	828		2,257
Electric and Gas Welding and Soldering Equipment		2		2
Electric and Other Services Combined	3	11		14
Electric Services	161	81		242
Electrical and Electronic Repair Shops, NEC	4	2		6
Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials	22	5		27
Electrical Appliances, Television and Radio Sets	5			5
Electrical Equipment for Internal Combustion Engines	15	12		27
Electrical Industrial Apparatus, NEC	5	6		11
Electrical Machinery, Equipment, and Supplies, NEC		1		1
Electrical Work	194	146		340
Electronic Coils, Transformers, and Other Inductors	4			4
Electronic Components, NEC	20	1		21
Electronic Parts and Equipment, NEC	14	8		22

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Electroplating, Plating, Polishing, Anodizing, and Coloring	13	24		37
Elementary and Secondary Schools	25	102		127
Employment Agencies	90	139		229
Engineering Services	26	14	1	41
Envelopes	25	5		30
Equipment Rental and Leasing, NEC	68	25		93
Excavation Work	43	57		100
Executive and Legislative Offices, Combined	1,355	1,227	1	2,583
Explosives		3		3
Fabricated Metal Products, NEC	37	12		49
Fabricated Pipe and Pipe Fittings	4			4
Fabricated Plate Work (Boiler Shops)	34	54		88
Fabricated Rubber Products, NEC		30		30
Fabricated Structural Metal	60	25		85
Facilities Support Management Services	12	7		19
Family Clothing Stores	118	11		129
Farm and Garden Machinery and Equipment	78	58		136
Farm Machinery and Equipment	357	178	1	536
Farm Product Warehousing and Storage	1	10		11
Farm Supplies	20	49	2	71
Farm-Product Raw Materials, NEC	2	1		3
Federal Reserve Banks	4	1		5
Fertilizers, Mixing Only	8	2		10
Field Crops, Except Cash Grains, NEC		2		2
Fire Protection	9	36	1	46
Fire, Marine, and Casualty Insurance	10	20		30
Flat Glass	86	5		91
Floor Covering Stores	39	22		61
Floor Laying and Other Floor Work, NEC	4	25		29
Florists	3	10		13
Flour and Other Grain Mill Products	26	60		86
Flowers, Nursery Stock, and Florists' Supplies	2	5		7
Fluid Milk	1	6		7
Fluid Power Pumps and Motors	19			19
Food Crops Grown Under Cover		1		1
Food Preparations, NEC	8	22		30
Food Products Machinery	3	7		10
Forestry Services	2	1		3
Fresh Fruits and Vegetables		29		29
Frozen Specialties, NEC	38	8		46

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Fruit and Vegetable Markets		1		1
Functions Related to Deposit Banking, NEC	4			4
Funeral Services and Crematories	4	3		7
Furniture	8	100		108
Furniture and Fixtures, NEC	2	2		4
Furniture Stores	33	45		78
Garment Pressing, and Agents for Laundries and Drycleaners	1	2		3
Gas and Other Services Combined	2	1		3
Gaskets, Packing, and Sealing Devices	4			4
Gasoline Service Stations	27	43		70
General Automotive Repair Shops	26	61		87
General Contractors-Industrial Buildings and Warehouses	51	45		96
General Contractors-Nonresidential Buildings, Other than Industrial Buildings and Warehouse	193	99		292
General Contractors-Residential Buildings, Other Than Single-Family	14	24		38
General Contractors-Single-Family Houses	250	407		657
General Farms, Primarily Crop	5	6		11
General Farms, Primarily Livestock and Animal Specialties	7	9		16
General Government, NEC	3,059	847	2	3,908
General Industrial Machinery and Equipment, NEC	3	4		7
General Medical and Surgical Hospitals	1,309	1,006	1	2,316
General Warehousing and Storage	18	26		44
Gift, Novelty, and Souvenir Shops	13	4		17
Glass and Glazing Work	29	61		90
Glass Products, Made of Purchased Glass	4	1		5
Grain and Field Beans	15	130	3	148
Gray and Ductile Iron Foundries	46	3		49
Greeting Cards		131		131
Groceries and Related Products, NEC	34	84		118
Groceries, General Line	77	47		124
Grocery Stores	477	512		989
Gypsum Products	6			6
Hand and Edge Tools, Except Machine Tools and Handsaws	4	4		8
Hardware	25	1		26
Hardware Stores	47	21		68
Hardware, NEC	7	18		25

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Health and Allied Services, NEC	305	32		337
Heating Equipment, Except Electric and Warm Air Furnaces	115	40		155
Heavy Construction Equipment Rental and Leasing	2	28		30
Heavy Construction, NEC	112	40		152
Help Supply Services	504	352		856
Highway and Street Construction, Except Elevated Highways	107	81		188
Hobby, Toy, and Game Shops	22	7		29
Hogs	6	12		18
Home Furnishings	9	3		12
Home Health Care Services	78	62		140
Hospital and Medical Service Plans	65	5		70
Hotels and Motels	151	147		298
Housefurnishings, Except Curtains and Draperies	12	3		15
Household Appliance Stores	21	14		35
Household Audio and Video Equipment		2		2
Household Furniture, NEC	1	1		2
Household Refrigerators and Home and Farm Freezers	27	7		34
Hunting and Trapping, and Game Propagation		5		5
Ice Cream and Frozen Desserts	2	10		12
In Vitro and In Vivo Diagnostic Substances	2			2
Individual and Family Social Services	182	197		379
Industrial and Commercial Fans and Blowers and Air Purification Equipment	4			4
Industrial and Commercial Machinery and Equipment, NEC	95	92		187
Industrial and Personal Service Paper	3	2		5
Industrial Inorganic Chemicals, NEC	1	3		4
Industrial Instruments for Measurement, Display, & Control of Process Variables; & Related Products	3			3
Industrial Launderers	12	1		13
Industrial Machinery and Equipment	38	66		104
Industrial Organic Chemicals, NEC	5	1		6
Industrial Patterns	10	7		17
Industrial Process Furnaces and Ovens	19	28		47
Industrial Sand	3	3		6
Industrial Supplies	17	16		33
Industrial Trucks, Tractors, Trailers, and Stackers	15	22		37
Industrial Valves	32	3		35

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Information Retrieval Services	3	1		4
Installation or Erection of Building Equipment, NEC	20	7		27
Instruments for Measuring and Testing of Electricity and Electrical Signals	2			2
Insurance Agents, Brokers, and Service	30	39		69
Insurance Carriers, NEC		2		2
Intercity and Rural Bus Transportation	4			4
Intermediate Care Facilities	198	71		269
Internal Combustion Engines, NEC	3			3
Investment Advice	5	1		6
Investors, NEC	4	1		5
Irish Potatoes		1		1
Iron and Steel Forgings	4	1		5
Irrigation Systems	1	1		2
Jewelry Stores	1	4		5
Jewelry, Watches, Precious Stones, and Precious Metals		1		1
Job Training and Vocational Rehabilitation Services	171	196		367
Junior Colleges and Technical Institutes	76	95		171
Kidney Dialysis Centers	26	1		27
Knit Underwear and Nightwear Mills	1			1
Labor Unions and Similar Labor Organizations	1	6		7
Lace and Warp Knit Fabric Mills	1			1
Laminated Plastics Plate, Sheet, and Profile Shapes		6		6
Land Subdividers and Developers, Except Cemeteries	13	5		18
Land, Mineral, Wildlife, and Forest Conservation	3	4		7
Landscape Counseling and Planning	90	43		133
Lawn and Garden Services	48	99		147
Lawn and Garden Tractors and Home Lawn and Garden Equipment	9	26		35
Leather Goods, NEC	3			3
Leather Tanning and Finishing	1			1
Legal Services	22	11		33
Legislative Bodies		3		3
Lessors of Real Property, NEC	2			2
Libraries	8	12		20
Life Insurance	12	4		16
Lime		1		1

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/III
Linen Supply		19		19
Linoleum, Asphalted-Felt-Base, and Other Hard Surface Floor Coverings, NEC		1		1
Liquefied Petroleum Gas (Bottled Gas) Dealers	1	7		8
Liquor Stores	7	6		13
Livestock	16	24		40
Livestock Services, Except Veterinary	4			4
Loan Brokers	2			2
Local and Suburban Transit		1		1
Local Bus Charter Service		1		1
Local Passenger Transportation, NEC	5	21		26
Local Trucking with Storage		14		14
Local Trucking Without Storage	118	140	1	259
Lubricating Oils and Greases		22		22
Lumber and Other Building Materials Dealers	303	177		480
Lumber, Plywood, Millwork, and Wood Panels	20	12		32
Macaroni, Spaghetti, Vermicelli, and Noodles	1	1		2
Machine Tools, Metal Cutting Type	2	4		6
Machine Tools, Metal Forming Type	18	7		25
Management Consulting Services	46	44		90
Management Services	33	54		87
Manifold Business Forms	21	64		85
Manufactured Ice	2			2
Manufacturing Industries, NEC	41	15		56
Marine Cargo Handling	2			2
Marking Devices	3	1		4
Masonry, Stone Setting, and Other Stone Work	47	28	1	76
Mattresses, Foundations, and Convertible Beds	5	9		14
Measuring and Controlling Devices, NEC	20			20
Meat and Fish (Seafood) Markets, Including Freezer Provisioners	9	8		17
Meat Packing Plants	1,659	182	1	1,842
Meats and Meat Products	65	21		86
Medical Equipment Rental and Leasing	16	4		20
Medical Laboratories	26	73		99
Medical, Dental, and Hospital Equipment and Supplies	16	6		22
Medicinal Chemicals and Botanical Products	16	1		17
Membership Organizations, NEC	51	31		82
Membership Sports and Recreation Clubs	84	104		188
Men's and Boys' Clothing and Accessory Stores	3	4		7

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/III
Men's and Boys' Clothing and Furnishings	8	4		12
Men's and Boys' Shirts, Except Work Shirts	18			18
Men's and Boys' Suits, Coats, and Overcoats	1			1
Men's and Boys' Work Clothing	2			2
Metal Doors, Sash, Frames, Molding, and Trim				
Manufacturing	130	42	2	174
Metal Heat Treating	20	1		21
Metal Shipping Barrels, Drums, Kegs, and Pails	1			1
Metal Stamping, NEC	32	2		34
Metals Service Centers and Offices	60	30		90
Millwork	54	17		71
Mineral Wool	11	5		16
Minerals and Earths, Ground or Otherwise Treated	7	2		9
Miscellaneous Apparel and Accessory Stores	59	11		70
Miscellaneous Fabricated Wire Products	1			1
Miscellaneous Food Stores	8	67		75
Miscellaneous General Merchandise Stores	17	96		113
Miscellaneous Homefurnishings Stores	11	19		30
Miscellaneous Personal Services, NEC	14	6		20
Miscellaneous Publishing	62	14		76
Miscellaneous Retail Stores, NEC	125	76		201
Miscellaneous Structural Metal Work	15	1		16
Mobile Home Dealers	1	13		14
Mobile Homes	54	17		71
Mortgage Bankers and Loan Correspondents	2			2
Motion Picture and Video Tape Distribution	1			1
Motion Picture Theaters, Except Drive-In	23	4		27
Motor Vehicle Dealers (New and Used)	139	304		443
Motor Vehicle Dealers (Used Only)	29	14		43
Motor Vehicle Parts and Accessories	63	44		107
Motor Vehicle Parts, Used	2	1		3
Motor Vehicle Supplies and New Parts	27	75		102
Motor Vehicles and Passenger Car Bodies	10	13		23
Motorcycle Dealers	3	1		4
Motors and Generators	30	9		39
Museums and Art Galleries	8	1		9
Musical Instrument Stores	2	1		3
National Commercial Banks	33	23		56
National Security	1			1
Natural Gas Transmission	10			10
Natural Gas Transmission and Distribution	6			6

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/Ill
News Syndicates	2	1		3
Newspapers: Publishing, or Publishing and Printing	109	16	1	126
Nitrogenous Fertilizers	1			1
Nonclay Refractories	2			2
Nondurable Goods, NEC	29	23		52
Nonmetallic Mineral Products, NEC	4	1		5
Nonmetallic Minerals Services Except Fuels		3		3
Nursing and Personal Care Facilities, NEC	149	71		220
Office and Store Fixtures, Partitions, Shelving, and Lockers, Except Wood	2	2		4
Office Equipment	7	14		21
Office Furniture, Except Wood	2	7		9
Office Machines, NEC	5	1		6
Offices and Clinics of Chiropractors		1		1
Offices and Clinics of Dentists	46	16		62
Offices and Clinics of Doctors of Medicine	354	250		604
Offices and Clinics of Doctors of Osteopathy	1	1		2
Offices and Clinics of Health Practitioners, NEC	42	10		52
Offices and Clinics of Optometrists		2		2
Offices and Clinics of Podiatrists	1			1
Offices of Bank Holding Companies	3	2		5
Offices of Holding Companies, NEC	14	1		15
Oil and Gas Field Exploration Services	26	23		49
Oil and Gas Field Machinery and Equipment	5	17		22
Oil and Gas Field Services, NEC	100	79	1	180
Oil Royalty Traders	1			1
Operative Builders	16	14		30
Operators of Apartment Buildings	69	39		108
Operators of Dwellings Other Than Apartment Buildings	3	10		13
Operators of Nonresidential Buildings	7	7		14
Operators of Residential Mobile Home Sites	3	4		7
Ophthalmic Goods	6	3		9
Optical Goods Stores	8	2		10
Optical Instruments and Lenses	6	1		7
Organization Hotels and Lodging Houses, on Membership Basis	2	1		3
Ornamental Floriculture and Nursery Products	4	6		10
Ornamental Shrub and Tree Services	32	33		65
Orthopedic, Prosthetic, and Surgical Appliances and Supplies	23	5		28

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Outdoor Advertising Services		1		1
Packaged Frozen Foods	1	2		3
Packaging Machinery	5	1		6
Packaging Paper and Plastics Film, Coated and Laminated	11	6		17
Packing and Crating		1		1
Paint, Glass, and Wallpaper Stores	2	7		9
Painting and Paper Hanging	34	53		87
Paints, Varnishes, Lacquers, Enamels, and Allied Products	2	4		6
Paper Industries Machinery	2			2
Paper Mills	10	1		11
Paperboard Mills	2	1		3
Pension, Health, and Welfare Funds	3			3
Periodicals: Publishing, or Publishing and Printing	4	27		31
Personal Credit Institutions	1	1		2
Pesticides and Agricultural Chemicals, NEC		4		4
Petroleum and Petroleum Products Wholesalers, Except Bulk Stations and Terminals	9	10		19
Petroleum Bulk Stations and Terminals	7	5		12
Petroleum Refining	7	35		42
Pharmaceutical Preparations	10	7		17
Phosphatic Fertilizers		1		1
Photocopying and Duplicating Services	3	1		4
Photofinishing Laboratories	1	2		3
Photographic Studios, Portrait	4	1		5
Physical Fitness Facilities	1	3		4
Plastering, Drywall, Acoustical, and Insulation Work	81	64		145
Plastics Material and Synthetic Resins, and Nonvulcanizable Elastomers	5	15		20
Plastics Materials and Basic Forms and Shapes	1			1
Plastics Pipe	21	1		22
Plastics Plumbing Fixtures	52	11		63
Plastics Products, NEC	125	31		156
Plastics, Foil, and Coated Paper Bags	10	59		69
Platemaking and Related Services	2			2
Pleating, Decorative and Novelty Stitching, and Tucking for the Trade	1	3		4
Plumbing and Heating Equipment and Supplies (Hydronics)	30	9		39

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Plumbing, Heating, and Air-Conditioning	320	227	1	548
Police Protection	7	54		61
Potato Chips, Corn Chips, and Similar Snacks		104		104
Poultry and Poultry Products		20		20
Poultry Slaughtering and Processing	16			16
Power Laundries, Family and Commercial	5	1		6
Power, Distribution, and Specialty Transformers	2	65		67
Prefabricated Metal Buildings and Components	6	4		10
Prefabricated Wood Buildings and Components	8	13		21
Prepackaged Software	8	2		10
Prepared Feed and Feed Ingredients for Animals and Fowls, Except Dogs and Cats	7	3		10
Prepared Flour Mixes and Doughs	10	1		11
Pressed and Blown Glass and Glassware, NEC	2			2
Primary Batteries, Dry and Wet	85	4		89
Primary Production of Aluminum	1			1
Printed Circuit Boards	2	1		3
Printing Ink	2	11		13
Printing Trades Machinery and Equipment	12	1		13
Private Households	8	29	1	38
Products of Petroleum and Coal, NEC	1	1		2
Professional Equipment and Supplies, NEC	1			1
Professional Membership Organizations	13	1		14
Professional Sports Clubs and Promoters	1	6		7
Psychiatric Hospitals	36	24		60
Public Finance, Taxation, and Monetary Policy	1			1
Public Golf Courses	3	8		11
Pumps and Pumping Equipment	5	8		13
Racing, Including Track Operations	16	4	1	21
Radio and Television Repair Shops		2		2
Radio Broadcasting Stations	5	2		7
Radio, Television, and Consumer Electronics Stores	8	40		48
Radio, Television, and Publishers' Advertising Representatives	1	3		4
Radiotelephone Communications	25	18		43
Railroad Equipment	5	9		14
Railroad Switching and Terminal Establishments		2		2
Ready-Mixed Concrete	34	49		83
Real Estate Agents and Managers	116	46		162

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/III
Real Estate Investment Trusts	2	1		3
Record and Prerecorded Tape Stores	7	2		9
Recreational Vehicle Dealers	3	5		8
Recreational Vehicle Parks and Campsites	3	3		6
Refrigerated Warehousing and Storage	10	3		13
Refrigeration and Air-Conditioning Services and Repair Shops	1	11		12
Refrigeration Equipment and Supplies		3		3
Refuse Systems	23	214	1	238
Regulation and Administration of Communications, Electric, Gas, and Other Utilities	11	2		13
Regulation and Administration of Transportation Programs	2	3		5
Regulation of Agricultural Marketing and Commodities	1	1		2
Religious Organizations	34	106		140
Rental of Railroad Cars	1			1
Repair Shops and Related Services, NEC	94	47		141
Residential Care	303	134		437
Residential Electric Lighting Fixtures	8			8
Retail Bakeries	26	4		30
Retail Nurseries, Lawn and Garden Supply Stores	5	10		15
Reupholstery and Furniture Repair	3			3
Rolling Mill Machinery and Equipment	39	3		42
Rolling, Drawing, and Extruding of Copper	29			29
Roofing, Siding, and Insulation Materials	18	5		23
Roofing, Siding, and Sheet Metal Work	82	100		182
Rubber and Plastics Hose and Belting	59	26		85
Sanitary Services, NEC	2	5		7
Sausages and Other Prepared Meats	20	99		119
Savings Institutions, Federally Chartered	12	3		15
Saw Blades and Handsaws	1			1
Sawmills and Planing Mills, General		1		1
Scales and Balances, Except Laboratory	1			1
School Buses	24	6		30
Schools and Educational Services, NEC	8	9		17
Scrap and Waste Materials	52	44		96
Search, Detection, Navigation, Guidance, Aeronautical, & Nautical Systems & Instruments	16	17		33
Secretarial and Court Reporting Services	5	10		15

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/III
Security Brokers, Dealers, and Flotation Companies	5	3		8
Security Systems Services	4	31		35
Service Establishment Equipment and Supplies	6	5		11
Service Industry Machinery, NEC	15	6		21
Services Allied With the Exchange of Securities or Commodities, NEC	2			2
Services, NEC	149	121		270
Setup Paperboard Boxes		5		5
Sewerage Systems	6			6
Sewing, Needlework, and Piece Goods Stores	4	2		6
Sheet Metal Work	54	11		65
Ship Building and Repairing		2		2
Shoe Stores	1	3		4
Short-Term Business Credit Institutions, Except Agricultural	6			6
Signs and Advertising Specialties	9	21		30
Skilled Nursing Care Facilities	1,141	505		1,646
Soaps and Other Detergents, Except Specialty Cleaners	43	2		45
Social Services, NEC	17	99		116
Soil Preparation Services	1	4		5
Soybean Oil Mills	6	2		8
Special Industry Machinery, NEC	11	2		13
Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds	26	8		34
Special Trade Contractors, NEC	60	130		190
Special Warehousing and Storage, NEC	14	53		67
Specialty Hospitals, Except Psychiatric	2	24		26
Specialty Outpatient Facilities, NEC	60	16		76
Speed Changers, Industrial High-Speed Drives, and Gears		1		1
Sporting and Athletic Goods, NEC	3	2		5
Sporting and Recreational Camps	7	1		8
Sporting and Recreational Goods and Supplies	11	2		13
Sporting Goods Stores and Bicycle Shops	19	3		22
State Commercial Banks	49	13		62
Stationery and Office Supplies	16	28		44
Stationery Stores	6	17		23

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/III
Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units	1			1
Steel Foundries, NEC	5	1		6
Steel Wiredrawing and Steel Nails and Spikes	13			13
Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills	27	11		38
Storage Batteries	29	3		32
Structural Clay Products, NEC	8			8
Structural Steel Erection	46	17		63
Structural Wood Members, NEC	4	3		7
Surgical and Medical Instruments and Apparatus	1	2		3
Surveying Services	4	7		11
Synthetic Rubber		1		1
Taxicabs		1		1
Telephone and Telegraph Apparatus	1	2		3
Telephone Communications, Except Radiotelephone	77	16		93
Television Broadcasting Stations	10	1		11
Terminal and Joint Terminal Maintenance Facilities for Motor Freight Transportation	5	1		6
Terrazzo, Tile, Marble, and Mosaic Work	3	3		6
Testing Laboratories	4			4
Textile Goods, NEC	3			3
Textile Machinery	3			3
Theatrical Producers (Except Motion Picture) and Miscellaneous Theatrical Services	11	22		33
Tire Retreading and Repair Shops	1	4		5
Tires and Inner Tubes		2		2
Tires and Tubes		3	1	4
Title Abstract Offices	1			1
Title Insurance		1		1
Top, Body, and Upholstery Repair Shops and Paint Shops	18	39		57
Toys and Hobby Goods and Supplies	2	3		5
Transportation Equipment and Supplies, Except Motor Vehicles	6	23		29
Transportation Equipment, NEC	7	2		9
Transportation Services, NEC	15	9		24
Travel Agencies	1			1
Truck and Bus Bodies	15	1		16

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Truck Rental and Leasing, Without Drivers	4	7	1	12
Truck Trailers	12	11		23
Trucking, Except Local	230	963	1	1,194
Turkey and Turkey Eggs	2			2
Unclassifiable	10,368	7,607	13	17,988
Uncoated Paper and Multiwall Bags	1			1
United States Postal Service	2			2
Unsupported Plastics Film and Sheet	6	11		17
Unsupported Plastics Profile Shapes		16	1	17
Used Merchandise Stores	13	6		19
Valves and Pipe Fittings, NEC		8		8
Variety Stores	319	421		740
Veterinary Services for Animal Specialties	99	27		126
Veterinary Services For Livestock	9	13		22
Video Tape Rental	3	2		5
Vitreous China Table and Kitchen Articles	1			1
Vocational Schools, NEC	5	3		8
Warm Air Heating and Air-Conditioning Equipment and Supplies	11	9		20
Watch, Clock, and Jewelry Repair	3	1		4
Water Supply	12	50		62
Water Transportation Services, NEC		1		1
Water Well Drilling	6	20	1	27
Water, Sewer, Pipeline, and Communications and Power Line Construction	84	51	1	136
Welding Repair	14	14		28
Wet Corn Milling		1		1
Wheat	3	1		4
Wine and Distilled Alcoholic Beverages		11		11
Wire Springs	12	2		14
Women's Accessory and Specialty Stores		1		1
Women's Clothing Stores	16	3		19
Women's, Children's, and Infants' Clothing and Accessories	2			2
Women's, Misses' and Juniors' Suits, Skirts, and Coats	2	1		3
Wood Household Furniture, Except Upholstered	2	26		28
Wood Household Furniture, Upholstered	5	15		20
Wood Kitchen Cabinets	43	180		223

Source: Kansas Division of Workers Compensation

Table 2-20 continued
SIC Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

SIC	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Wood Office and Store Fixtures, Partitions, Shelving, and Lockers	2	5		7
Wood Office Furniture	1	58		59
Wood Pallets and Skids	7	9		16
Wood Products, NEC	2			2
Wrecking and Demolition Work	5			5
X-Ray Apparatus and Tubes and Related Irradiation Apparatus	1			1
Yarn Spinning Mills		6		6

Source: Kansas Division of Workers Compensation

Table 2-21
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Abrasive Product Manufacturing		1		1
Accounting, Tax Preparation, Bookkeeping, and Payroll Services	4	1		5
Administration of Conservation Programs		35		35
Administration of Housing Programs	1	2		3
Administration of Public Health Programs		2		2
Administrative Management and General Management Consulting Services	2	2		4
Advertising Agencies	2			2
Advertising Material Distribution Services	2	1		3
Agricultural Implement Manufacturing	3	2		5
Air and Gas Compressor Manufacturing		3		3
Air Purification Equipment Manufacturing	5	2		7
Air-Conditioning and Warm Air Heating Equipment and Commercial and Industrial Refrigeration Equipment Manufacturing		23		23
Aircraft Engine and Engine Parts Manufacturing (pt)	139	525		664
Airport Operations	2			2
All Other Consumer Goods Rental	7	1		8
All Other Leather Good Manufacturing (pt)	3	3		6
All Other Amusement and Recreation Industries	3	23		26
All Other Animal Production	1	2		3
All Other Basic Organic Chemical Manufacturing (pt)	2			2
All Other Business Support Services	16	4		20
All Other Converted Paper Product Manufacturing (pt)	2			2
All Other Fabricated Metal Product Manufacturing	1			1
All Other General Merchandise Stores	10	6		16
All Other Health and Personal Care Stores (pt)	1			1
All Other Heavy Construction (pt)	1			1
All Other Home Furnishings Stores (pt)	2	1		3
All Other Information Services	5			5
All Other Insurance Related Activities	3	50		53
All Other Miscellaneous Ambulatory Health Care Services	1	20		21
All Other Miscellaneous Chemical and Preparation Manufacturing (pt)	1			1
All Other Miscellaneous Crop Farming (pt)	3	14		17
All Other Miscellaneous Electrical Equipment and Component Manufacturing (pt)	4			4

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
All Other Miscellaneous Fabricated Metal Product Manufacturing (pt)	17	51		68
All Other Miscellaneous Food Manufacturing (pt)		75		75
All Other Miscellaneous General Purpose Machinery Manufacturing (pt)	19	13		32
All Other Miscellaneous Manufacturing	1			1
All Other Miscellaneous Store Retailers		1		1
All Other Miscellaneous Store Retailers (except Tobacco Stores) (pt)	6	44		50
All Other Miscellaneous Textile Product Mills (pt)	1	8		9
All Other Miscellaneous Waste Management Services	1			1
All Other Miscellaneous Wood Product Manufacturing (pt)		1		1
All Other Motor Vehicle Dealers	2	1		3
All Other Motor Vehicle Part Manufacturing (pt)	64	7		71
All Other Nondepository Credit Intermediation	2	2		4
All Other Nonmetallic Mineral Mining (pt)	1			1
All Other Nonresidential Specialty Trade Contractors	21	26	1	48
All Other Outpatient Care Facilities	1	4		5
All Other Personal Services	1			1
All Other Plastics Product Manufacturing (pt)	42	26		68
All Other Professional, Scientific, and Technical Services		1		1
All Other Publishers		13		13
All Other Residential Specialty Trade Contractors	7	6		13
All Other Rubber Product Manufacturing	2			2
All Other Specialty Food Stores (pt)		3		3
All Other Support Services	11	2		13
All Other Travel Arrangement and Reservation Services (pt)	2			2
All Other Wood Product Manufacturing	1			1
Ambulance Services	1			1
Ammunition (except Small Arms) Manufacturing		80		80
Amusement and Theme Parks		1		1
Animal (except Poultry) Slaughtering (pt)	48	10		58
Animal Slaughtering and Processing	25			25
Appliance Repair and Maintenance (pt)	3	5		8
Architectural Services	4	4		8

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Armored Car Services	1	1		2
Automatic Environmental Control Manufacturing for Regulating Residential, Commercial, and Appliance Use	2	1		3
Automobile and Other Motor Vehicle Merchant Wholesalers	3	3		6
Automobile and Other Motor Vehicle Wholesalers	1			1
Automobile Manufacturing	1	424		425
Automotive Body, Paint, and Interior Repair and Maintenance	7	14		21
Automotive Exhaust System Repair		1		1
Automotive Glass Replacement Shops (pt)	1	1		2
Automotive Mechanical and Electrical Repair and Maintenance	1	2		3
Automotive Oil Change and Lubrication Shops	1	1		2
Automotive Parts and Accessories (pt)		1		1
Automotive Parts and Accessories Stores	14	35		49
Automotive Transmission Repair		3		3
Baked Goods Stores		1		1
Bare Printed Circuit Board Manufacturing		1		1
Beauty Salons	15	6		21
Beef Cattle Ranching and Farming (pt)	3	1		4
Beef Cattle Ranching and Farming, including Feedlots	2	3		5
Beer and Ale Merchant Wholesalers	7	7		14
Beer and Ale Wholesalers		2		2
Beer, Wine, and Liquor Stores	1	6		7
Biological Product (except Diagnostic) Manufacturing	2			2
Bituminous Coal and Lignite Surface Mining	1			1
Blind and Shade Manufacturing		1		1
Blood and Organ Banks	1			1
Boat Building		228		228
Bolt, Nut, Screw, Rivet, and Washer Manufacturing (pt)	20			20
Book Publishers	1			1
Book Stores		4		4
Bowling Centers	2	4		6
Brick and Structural Clay Tile Manufacturing	3			3

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Brick, Stone, and Related Construction Material Merchant Wholesalers	7	10		17
Broom, Brush, and Mop Manufacturing (pt)	9	17		26
Building Equipment and Other Machinery Installation Contractors		1		1
Building Inspection Services		2		2
Bus and Other Motor Vehicle Transit Systems	1	13		14
Business Associations	4	1		5
Business to Business Electronic Markets	8	1		9
Cable and Other Program Distribution	4	1		5
Cafeterias	7	19		26
Camera and Photographic Supplies Stores	1	17		18
Canvas and Related Product Mills (pt)	7	68		75
Carburetor, Piston, Piston Ring, and Valve Manufacturing		1		1
Carpentry Contractors	3	1		4
Carpet and Rug Mills		3		3
Carpet and Upholstery Cleaning Services	8	8		16
Carwashes	1	10		11
Caterers	6	3		9
Cattle Feedlots	34	20		54
Cellular and Other Wireless Telecommunications	21	2		23
Cement Manufacturing		4		4
Cemeteries and Crematories	2			2
Child and Youth Services	1	29		30
Child Day Care Services	9	16		25
Child Day Care Services (pt)	2			2
Children's and Infants' Clothing Stores	1			1
Civic and Social Organizations	3	6		9
Claims Adjusting	1	1		2
Clay and Ceramic and Refractory Minerals Mining		2		2
Clothing Accessories Stores	1	3		4
Clothing Accessories Stores (pt)	1	1		2
Coffee and Tea Manufacturing		1		1
Collection Agencies	7	5		12
Colleges, Universities, and Professional Schools	67	38		105
Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	30	6		36

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Commercial and Institutional Building Construction	105	64		169
Commercial and Institutional Building Construction (pt)	1			1
Commercial and Service Industry Machinery Manufacturing		1		1
Commercial Bakeries (pt)	12	1		13
Commercial Banking	27	4		31
Commercial Banking (pt)	2			2
Commercial Flexographic Printing (pt)	6			6
Commercial Lithographic Printing (pt)	13	12		25
Commercial Screen Printing (pt)	1	30		31
Commercial, Industrial, and Institutional Electric Lighting Fixture Manufacturing	12	1		13
Communication Equipment Repair and Maintenance (pt)		2		2
Community Care Facilities for the Elderly		1		1
Community Food Services	1			1
Community Housing Services	1			1
Computer and Computer Peripheral Equipment and Software Merchant Wholesalers	2			2
Computer and Office Machine Repair and Maintenance (pt)	4	3		7
Computer and Software Stores	4	2		6
Computer Systems Design Services (pt)	12	5		17
Computer Training	1			1
Concrete Block and Brick Manufacturing	5	9		14
Concrete Contractors	2	4		6
Confectionery and Nut Stores		1		1
Construction and Mining (except Oil Well) Machinery and Equipment Merchant Wholesalers	4	2		6
Construction and Mining (except Oil Well) Machinery and Equipment Wholesalers	1			1
Construction Machinery Manufacturing	16	40		56
Construction, Mining, and Forestry Machinery and Equipment Rental and Leasing (pt)	1	5		6
Construction, Transportation, Mining, and Forestry Machinery and Equipment Rental and Leasing		1		1
Consumer Electronics and Appliances Rental	3			3
Consumer Electronics Repair and Maintenance (pt)	1			1
Consumer Lending	4	1		5

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Continuing Care Retirement Communities (pt)	43	14		57
Convenience Stores	3	1		4
Conveyor and Conveying Equipment Manufacturing (pt)	11	32		43
Cookie and Cracker Manufacturing	1			1
Corporate, Subsidiary, and Regional Managing Offices	42	1		43
Cosmetics, Beauty Supplies, and Perfume Stores	4			4
Couriers	64	3		67
Court Reporting and Stenotype Services	1			1
Courts		1		1
Credit Card Issuing		2		2
Credit Unions	9			9
Crop Harvesting, Primarily By Machine	1			1
Crude Petroleum and Natural Gas Extraction	17	36	1	54
Crushed and Broken Limestone Mining and Quarrying	1	8		9
Custom Architectural Woodwork and Millwork Manufacturing	1	1		2
Custom Computer Programming Services	1	1		2
Cut Stone and Stone Product Manufacturing	5	32		37
Dairy Cattle and Milk Production	9	14		23
Dairy Product (except Dried or Canned) Merchant Wholesalers		1		1
Data Processing, Hosting, and Related Services	7			7
Dental Laboratories	5	3		8
Department Stores (except Discount Department Stores)	1	306		307
Diet and Weight Reducing Centers	2			2
Direct Health and Medical Insurance Carriers (pt)	1			1
Direct Life Insurance Carriers	9			9
Direct Mail Advertising		1		1
Direct Property and Casualty Insurance Carriers (pt)	3	11		14
Direct Title Insurance Carriers		25		25
Discount Department Stores	1	8		9
Display Advertising	1	1		2
Document Preparation Services		1		1
Drilling Oil and Gas Wells	37	43	1	81
Drinking Places (Alcoholic Beverages)	7	5		12

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/III
Drugs and Druggists' Sundries Merchant Wholesalers	4	2		6
Drycleaning and Laundry Services (except Coin-Operated)	3	5		8
Drywall and Insulation Contractors		1		1
Drywall, Plastering, Acoustical, and Insulation Contractors (pt)	1			1
Educational Support Services	2	4		6
Electric Bulk Power Transmission and Control (pt)		1		1
Electric Housewares and Household Fan Manufacturing	1			1
Electric Power Distribution (pt)		5		5
Electric Power Generation	1	1		2
Electric Power Transmission, Control, and Distribution		4		4
Electrical Apparatus and Equipment, Wiring Supplies, and Construction Material Wholesalers	1	1		2
Electrical Apparatus and Equipment, Wiring Supplies, and Related Equipment Merchant Wholesalers	3	1		4
Electrical Contractors	1	4		5
Electronic Coil, Transformer, and Other Inductor Manufacturing (pt)	3			3
Electronic Shopping	7			7
Electroplating, Plating, Polishing, Anodizing, and Coloring (pt)	3	19		22
Elementary and Secondary Schools	1,455	569		2,024
Emergency and Other Relief Services	1			1
Employment Placement Agencies	45	21		66
Engineered Wood Member (except Truss) Manufacturing	2			2
Engineering Services	19	11	1	31
Engineering Services (pt)		2		2
Envelope Manufacturing	22	10		32
Environment, Conservation, and Wildlife Organizations (pt)		2		2
Environmental Consulting Services	3			3
Ethyl Alcohol Manufacturing	5			5
Excavation Contractors	1			1
Executive and Legislative Offices, Combined	46	71		117
Executive Offices		1		1

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Exterminating and Pest Control Services	2	2		4
Fabricated Pipe and Pipe Fitting Manufacturing		1		1
Fabricated Structural Metal Manufacturing (pt)	39	27		66
Facilities Support Services		9		9
Family Clothing Stores	11	6		17
Farm and Garden Machinery and Equipment				
Merchant Wholesalers	106	41	1	148
Farm and Garden Machinery and Equipment				
Wholesalers	1			1
Farm Labor Contractors and Crew Leaders	4	3		7
Farm Machinery and Equipment Manufacturing	19	55		74
Farm Product Warehousing and Storage		20		20
Farm Supplies Merchant Wholesalers	4	7		11
Financial Transactions Processing, Reserve, and				
Clearinghouse Activities	4	3		7
Finish Carpentry Contractors	5	1		6
Fire Protection	14			14
Fitness and Recreational Sports Centers	12	65		77
Fitness and Recreational Sports Centers (pt)	4			4
Flat Glass Manufacturing		23		23
Flavoring Syrup and Concentrate Manufacturing	6			6
Flight Training (pt)		1		1
Floor Covering Stores	10	4		14
Floor Covering Stores (pt)		1		1
Flooring Contractors	1	1		2
Florists	2	2		4
Flour Milling (pt)	3	124		127
Flour Mixes and Dough Manufacturing from				
Purchased Flour	10	5		15
Flower, Nursery Stock, and Florists' Supplies				
Merchant Wholesalers	1	2		3
Fluid Milk Manufacturing	1	2		3
Fluid Power Cylinder and Actuator Manufacturing	17	24		41
Fluid Power Valve and Hose Fitting Manufacturing				
(pt)	24			24
Food Product Machinery Manufacturing	29	2		31
Food Service Contractors	9	4		13
Footwear Merchant Wholesalers	14	2		16
Formal Wear and Costume Rental (pt)	1			1
Framing Contractors		2		2

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Freight Transportation Arrangement	14	11		25
Fresh Fruit and Vegetable Merchant Wholesalers		33		33
Full-Service Restaurants	168	294		462
Funeral Homes and Funeral Services	3			3
Furniture Merchant Wholesalers		1		1
Furniture Stores	24	121		145
Furniture Stores (pt)	4			4
Game, Toy, and Children's Vehicle Manufacturing		6		6
Gasoline Engine and Engine Parts Manufacturing		1		1
Gasoline Stations with Convenience Store (pt)	1	1		2
Gasoline Stations with Convenience Stores	67	44		111
General Automotive Repair	10	23		33
General Freight Trucking, Local	4	10		14
General Freight Trucking, Local (pt)	1			1
General Freight Trucking, Long-Distance	6	1		7
General Freight Trucking, Long-Distance, Less Than Truckload	6	710		716
General Freight Trucking, Long-Distance, Truckload	36	98		134
General Line Grocery Merchant Wholesalers	83	78		161
General Medical and Surgical Hospitals	1,063	597		1,660
General Rental Centers	4	2		6
General Warehousing and Storage	1	3		4
Geophysical Surveying and Mapping Services	7	3		10
Gift, Novelty, and Souvenir Stores	9	3		12
Glass and Glazing Contractors	2			2
Golf Courses and Country Clubs	10	9		19
Golf Courses and Country Clubs (pt)		5		5
Grain and Field Bean Merchant Wholesalers	1	30		31
Graphic Design Services	4			4
Greeting Card Publishers		135		135
Hair, Nail, and Skin Care Services	2	1		3
Hand and Edge Tool Manufacturing (pt)	4	1		5
Hardware Manufacturing		1		1
Hardware Merchant Wholesalers	2			2
Hardware Stores	6	6		12
Hazardous Waste Collection	2			2
Hazardous Waste Treatment and Disposal	3			3
Health and Welfare Funds		1		1
Heating Equipment (except Warm Air Furnace) Manufacturing (pt)	2	35		37

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Highway, Street, and Bridge Construction	66	26		92
Hobby, Toy, and Game Stores	1	1		2
Hog and Pig Farming	3	7		10
Home Centers	14	2		16
Home Furnishing Merchant Wholesalers	1	1		2
Home Health Care Services	39	23		62
Home Health Equipment Rental	2			2
Homes for the Elderly	18	5		23
Hotels (except Casino Hotels) and Motels	25	52		77
Hotels (except Casino Hotels) and Motels (pt)		1		1
Household Appliance Stores	1	7		8
Human Resources and Executive Search Consulting Services (pt)	1			1
Human Rights Organizations		2		2
Hydroelectric Power Generation (pt)	142	4		146
Ice Manufacturing		2		2
Industrial and Personal Service Paper Merchant Wholesalers	3	1		4
Industrial Building Construction	7			7
Industrial Design Services	3			3
Industrial Launderers		1		1
Industrial Machinery and Equipment Merchant Wholesalers	17	111		128
Industrial Machinery and Equipment Wholesalers (pt)		1		1
Industrial Mold Manufacturing	3			3
Industrial Supplies Merchant Wholesalers	2			2
Industrial Truck, Tractor, Trailer, and Stacker Machinery Manufacturing	62	2		64
Industrial Valve Manufacturing	1	3		4
Inorganic Dye and Pigment Manufacturing (pt)	1			1
Instrument Manufacturing for Measuring and Testing Electricity and Electrical Signals	10	65		75
Insurance Agencies and Brokerages	8	10		18
Investigation Services		2		2
Investment Advice	1			1
Iron and Steel Pipe and Tube Manufacturing from Purchased Steel		2		2
Iron Foundries (pt)	89	10		99
Irradiation Apparatus Manufacturing (pt)	1			1

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Janitorial Services	51	47		98
Janitorial Services (pt)	1	1		2
Jewelry Stores	25			25
Junior Colleges	6	4		10
Kidney Dialysis Centers	7	1		8
Kitchen Utensil, Pot, and Pan Manufacturing	1	3		4
Labor Unions and Similar Labor Organizations		1		1
Laminated Plastics Plate, Sheet (except Packaging), and Shape Manufacturing	4	4		8
Landscape Architectural Services	4	5		9
Landscaping Services	43	38		81
Lawn and Garden Tractor and Home Lawn and Garden Equipment Manufacturing	2			2
Legislative Bodies		5		5
Lessors of Miniwarehouses and Self-Storage Units	2	2		4
Lessors of Nonfinancial Intangible Assets (except Copyrighted Works)	1			1
Lessors of Nonresidential Buildings (except Miniwarehouses)	3	6		9
Lessors of Other Real Estate Property	1	1		2
Lessors of Residential Buildings and Dwellings	12	12		24
Lessors of Residential Buildings and Dwellings (pt)	15	1		16
Limited-Service Eating Places	5	2		7
Limited-Service Restaurants	120	104		224
Limousine Service		2		2
Linen and Uniform Supply	1			1
Linen Supply (pt)		1		1
Liquefied Petroleum Gas (Bottled Gas) Dealers (pt)	6	1		7
Livestock Merchant Wholesalers	8	16		24
Livestock Wholesalers		8		8
Local Messengers and Local Delivery	1	7		8
Logging	2			2
Lumber, Plywood, Millwork, and Wood Panel Merchant Wholesalers	4	15		19
Machine Shops	39	27		66
Machine Tool (Metal Cutting Types) Manufacturing		3		3
Machine Tool (Metal Forming Types) Manufacturing	7	19		26
Management Consulting Services		1		1
Manifold Business Forms Printing (pt)		63		63

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Manufactured (Mobile) Home Dealers	1			1
Manufactured Home (Mobile Home) Manufacturing	54	12		66
Manufacturing and Industrial Building Construction (pt)		12		12
Marinas	1	2		3
Marketing Consulting Services	3			3
Marketing Research and Public Opinion Polling	1			1
Masonry Contractors		2		2
Material Handling Equipment Manufacturing	2			2
Materials Recovery Facilities		3		3
Mattress Manufacturing		8		8
Meat and Meat Product Merchant Wholesalers	2	9		11
Meat Markets	2	4		6
Meat Markets (pt)		1		1
Meat Processed from Carcasses (pt)		50		50
Media Representatives	1			1
Medical Laboratories	59	82		141
Medical, Dental, and Hospital Equipment and Supplies Merchant Wholesalers	3	5		8
Men's and Boys' Clothing and Furnishings Merchant Wholesalers	8			8
Men's and Boys' Cut and Sew Apparel Contractors (pt)	1	48		49
Men's and Boys' Cut and Sew Shirt, (except Work Shirt) Manufacturing (pt)		1		1
Men's and Boys' Neckwear Manufacturing		1		1
Men's Clothing Stores	3			3
Metal Coating, Engraving (except Jewelry and Silverware), and Allied Services to Manufacturers	1	2		3
Metal Service Centers and Other Metal Merchant Wholesalers		33		33
Metal Stamping		4		4
Metal Tank (Heavy Gauge) Manufacturing	1	66		67
Metal Window and Door Manufacturing (pt)	72			72
Military Armored Vehicle, Tank, and Tank Component Manufacturing (pt)	1			1
Millwork		7		7
Miscellaneous Intermediation		1		1
Mortgage and Nonmortgage Loan Brokers	1			1
Motion Picture and Video Production	1	1		2

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/III
Motion Picture Theaters, Except Drive-In	11	3		14
Motor Vehicle Air-Conditioning Manufacturing	49			49
Motor Vehicle Body and Trailer Manufacturing	1	36		37
Motor Vehicle Body Manufacturing (pt)	20	48		68
Motor Vehicle Metal Stamping	5	3		8
Motor Vehicle Supplies and New Parts Merchant Wholesalers	19	54		73
Motor Vehicle Towing		2		2
Multifamily Housing Construction (except Operative Builders)	2	9		11
Multifamily Housing Construction (pt)	1			1
Museums	7	3		10
Musical Instrument and Supplies Stores		2		2
Natural Gas Distribution	8			8
Natural Gas Liquid Extraction (pt)	1			1
New Car Dealers	32	104		136
New Housing Operative Builders		2		2
New Single-Family Housing Construction (except Operative Builders)	19	24		43
News Syndicates	1			1
Newspaper Publishers	44	7		51
Nonresidential Drywall and Insulation Contractors	4	16		20
Nonresidential Electrical Contractors	33	12		45
Nonresidential Finish Carpentry Contractors	1			1
Nonresidential Glass and Glazing Contractors	18	7		25
Nonresidential Masonry Contractors	10	1		11
Nonresidential Painting and Wall Covering Contractors	1			1
Nonresidential Plumbing, Heating, and Air- Conditioning Contractors	25	25	1	51
Nonresidential Poured Concrete Foundation and Structure Contractors	5	7		12
Nonresidential Property Managers	15	3		18
Nonresidential Roofing Contractors	3	4		7
Nonresidential Siding Contractors	3			3
Nonresidential Site Preparation Contractors	17	11		28
Nonresidential Structural Steel and Precast Concrete Contractors	14	9		23
Nonscheduled Chartered Freight Air Transportation		2		2

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Nonscheduled Chartered Passenger Air Transportation	2			2
Nonupholstered Wood Household Furniture Manufacturing (pt)		1		1
Nuclear Electric Power Generation (pt)	23			23
Nurseries, Garden Centers, and Farm Supply Stores	13	20		33
Nursery and Garden Centers (pt)	3			3
Nursery and Tree Production (pt)	2			2
Nursing Care Facilities	104	236		340
Nursing Care Facilities (pt)	47	3		50
Office Administrative Services	41	403		444
Office Equipment Merchant Wholesalers	12	2		14
Office Furniture (except Wood) Manufacturing	1			1
Office Machinery Manufacturing (pt)	1			1
Office Supplies and Stationery Stores	5			5
Offices of Physical, Occupational, and Speech Therapists and Audiologists		1		1
Offices of All Other Miscellaneous Health Practitioners	4	21		25
Offices of Certified Public Accountants	6	1		7
Offices of Chiropractors	1	1		2
Offices of Dentists	30	11		41
Offices of Lawyers	8	2		10
Offices of Optometrists	2	1		3
Offices of Other Holding Companies	8	3		11
Offices of Physical, Occupational and Speech Therapists, and Audiologists	12	7		19
Offices of Physicians	2	1		3
Offices of Physicians (except Mental Health Specialists) (pt)	131	94		225
Offices of Physicians, Mental Health Specialists (pt)	1	21		22
Offices of Podiatrists	1	1		2
Offices of Real Estate Agents and Brokers		2		2
Oil and Gas Extraction	4	3		7
Oil and Gas Pipeline and Related Structures Construction	13	26		39
Ophthalmic Goods Manufacturing (pt)	2			2
Optical Goods Stores	2	1		3

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Ornamental and Architectural Metal Products Manufacturing	1			1
Ornamental and Architectural Metal Work Manufacturing (pt)	17	5		22
Other Accounting Services	21	4		25
Other Aircraft Parts and Auxiliary Equipment Manufacturing	24	24		48
Other Airport Operations (pt)		11		11
Other Aluminum Rolling and Drawing (pt)		4		4
Other Animal Food Manufacturing (pt)	3	6		9
Other Automotive Mechanical and Electrical Repair and Maintenance	1	1		2
Other Automotive Repair and Maintenance	1	1		2
Other Building Finishing Contractors	1			1
Other Building Material Dealers	16	25		41
Other Business Service Centers (including Copy Shops)	3	23		26
Other Chemical and Allied Products Merchant Wholesalers	5			5
Other Chemical and Fertilizer Mineral Mining	6	1		7
Other Clothing Stores	4	2		6
Other Commercial and Industrial Machinery and Equipment Rental and Leasing	3	2		5
Other Commercial and Service Industry Machinery Manufacturing (pt)	11	1		12
Other Commercial Equipment Merchant Wholesalers	1			1
Other Commercial Printing (pt)	12	3		15
Other Community Housing Services	2	2		4
Other Computer Related Services	4	8		12
Other Concrete Product Manufacturing	10	13		23
Other Construction Material Merchant Wholesalers	3	8		11
Other Direct Insurance (except Life, Health, and Medical) Carriers		1		1
Other Direct Selling Establishments	110	13		123
Other Electronic and Precision Equipment Repair and Maintenance (pt)		1		1
Other Electronic Component Manufacturing		14		14
Other Electronic Parts and Equipment Merchant Wholesalers	1			1

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Other Engine Equipment Manufacturing (pt)	7	3		10
Other Fabricated Wire Product Manufacturing (pt)	18	26		44
Other Farm Product Raw Material Merchant Wholesalers	1	3		4
Other Gasoline Stations	16	1		17
Other General Government Support	3,925	1,338	3	5,266
Other Grocery and Related Product Wholesalers		1		1
Other Grocery and Related Products Merchant Wholesalers	9	15		24
Other Heavy and Civil Engineering Construction	14	2		16
Other Individual and Family Services	7	2		9
Other Industrial Machinery Manufacturing	2			2
Other Management Consulting Services	4	34		38
Other Metal Container Manufacturing (pt)	21	1		22
Other Metalworking Machinery Manufacturing		4		4
Other Millwork (including Flooring) (pt)	3			3
Other Miscellaneous Durable Goods Merchant Wholesalers		5		5
Other Miscellaneous Durable Goods Wholesalers (pt)	1	1		2
Other Miscellaneous Nondurable Goods Merchant Wholesalers	6	1		7
Other Motor Vehicle Electrical and Electronic Equipment Manufacturing (pt)	1	20		21
Other Motor Vehicle Parts Manufacturing	1			1
Other Nonhazardous Waste Treatment and Disposal	1	4		5
Other Nonresidential Building Equipment Contractors	12	8		20
Other Nonresidential Foundation, Structure, and Building Exterior Contractors	6	3		9
Other Performing Arts Companies		1		1
Other Performing Arts Companies (pt)		3		3
Other Plastics Product Manufacturing		5		5
Other Pressed and Blown Glass and Glassware Manufacturing		1		1
Other Professional Equipment and Supplies Merchant Wholesalers		1		1
Other Residential Building Finishing Contractors	4	2		6

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Other Residential Care Facilities	11	4		15
Other Residential Foundation, Structure, and Building Exterior Contractors		2		2
Other Scientific and Technical Consulting Services	7			7
Other Services Related to Advertising	6	1		7
Other Services to Buildings and Dwellings	3	5		8
Other Services to Buildings and Dwellings (pt)	1	1		2
Other Similar Organizations (except Business, Professional, Labor, and Political Organizations)	13	2		15
Other Social Advocacy Organizations	1	3		4
Other Specialty Food Stores		1		1
Other Support Activities for Road Transportation	61	27		88
Other Support Activities for Road Transportation (pt)		1		1
Other Technical and Trade Schools (pt)		2		2
Other Telecommunications		5		5
Other Travel Arrangement and Reservation Services	3	18		21
Other Waste Collection	21	2		23
Outdoor Power Equipment Stores	1			1
Outpatient Mental Health and Substance Abuse Centers	12	7		19
Packaging and Labeling Services	1			1
Paint and Wallpaper Stores	1	2		3
Painting and Wall Covering Contractors	1	4		5
Painting and Wall Covering Contractors (pt)		2		2
Paperboard Container Manufacturing	37	24		61
Paperboard Mills	2	1		3
Parking Lots and Garages		1		1
Payroll Services (pt)	1	4		5
Pension Funds		1		1
Periodical Publishers	2			2
Perishable Prepared Food Manufacturing	4			4
Pesticide and Other Agricultural Chemical Manufacturing		2		2
Pet and Pet Supplies Stores	2	9		11
Pet Care (except Veterinary) Services	1			1
Petroleum and Petroleum Products Merchant Wholesalers (except Bulk Stations and Terminals)	1	2		3
Petroleum Bulk Stations and Terminals	1	2		3
Petroleum Lubricating Oil and Grease Manufacturing	5			5
Petroleum Refineries	3	13		16

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Pharmaceutical and Medicine Manufacturing	1			1
Pharmaceutical Preparation Manufacturing (pt)	1	12		13
Pharmacies and Drug Stores	9	8		17
Photofinishing Laboratories (except One-Hour)		2		2
Photographic Equipment and Supplies Merchant Wholesalers		1		1
Photographic Studios, Portrait	1	24		25
Pipeline Transportation of Crude Oil		2		2
Pipeline Transportation of Natural Gas	1			1
Plastics Materials and Basic Forms and Shapes Merchant Wholesalers		4		4
Plastics Pipe and Pipe Fitting Manufacturing (pt)	50	16		66
Plate Work Manufacturing	1	25		26
Plumbing and Heating Equipment and Supplies (Hydronics) Merchant Wholesalers	2	3		5
Plumbing, Heating, and Air-Conditioning Contractors		1		1
Plumbing, Heating, and Air-Conditioning Contractors (pt)	25	8		33
Portfolio Management	2			2
Potato Farming		1		1
Poultry Processing		3		3
Poured Concrete Foundation and Structure Contractors	1	1		2
Power and Communication Line and Related Structures Construction	6	5		11
Power Boiler and Heat Exchanger Manufacturing		28		28
Prefabricated Metal Building and Component Manufacturing	1			1
Prefabricated Wood Building Manufacturing		6		6
Prerecorded Tape, Compact Disc, and Record Stores		1		1
Primary Aluminum Production		1		1
Printing Ink Manufacturing		1		1
Printing Machinery and Equipment Manufacturing	1			1
Private Households	8	5		13
Private Mail Centers	2			2
Process, Physical Distribution, and Logistics Consulting Services (pt)	5	25		30
Professional and Management Development Training	3			3
Professional Employer Organizations	4	4		8

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Professional Organizations	2			2
Psychiatric and Substance Abuse Hospitals	2	43		45
Public Relations Agencies	1			1
Pump and Compressor Manufacturing		2		2
Pump and Pumping Equipment Manufacturing (pt)		19		19
Quick Printing (pt)		2		2
Radio and Television Broadcasting and Wireless Communications Equipment Manufacturing	19	4		23
Radio Stations	5	1		6
Radio, Television, and Other Electronics Stores (pt)	1	8		9
Rail Transportation	12	2		14
Railroad Rolling Stock Manufacturing		13		13
Ready-Mix Concrete Manufacturing	27	60	1	88
Real Estate Credit	2			2
Real Estate Investment Trusts		1		1
Recreational and Vacation Camps (except Campgrounds)		2		2
Recreational Goods Rental		1		1
Recyclable Material Merchant Wholesalers	11	28	1	40
Recyclable Material Wholesalers		1		1
Refrigerated Warehousing and Storage	7	6		13
Refrigeration Equipment and Supplies Merchant Wholesalers		2		2
Regulation of Agricultural Marketing and Commodities		1		1
Relay and Industrial Control Manufacturing		1		1
Religious Organizations	4	57		61
Remediation Services	5	1		6
Rendering and Meat Byproduct Processing		20		20
Research and Development in the Physical, Engineering, and Life Sciences	3			3
Residential Building Construction	2	5		7
Residential Drywall and Insulation Contractors	3	9		12
Residential Electric Lighting Fixture Manufacturing (pt)	58	7		65
Residential Electrical Contractors	32	9		41
Residential Finish Carpentry Contractors	16	4		20
Residential Flooring Contractors		4		4
Residential Framing Contractors	14	8		22

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Residential Masonry Contractors	10	16		26
Residential Mental Health and Substance Abuse Facilities	11	12		23
Residential Mental Retardation Facilities	23	156		179
Residential Painting and Wall Covering Contractors	3	3		6
Residential Plumbing, Heating, and Air-Conditioning Contractors	37	32	1	70
Residential Poured Concrete Foundation and Structure Contractors	11	14		25
Residential Property Managers	28	9		37
Residential Remodelers	41	23		64
Residential Roofing Contractors	1	2		3
Residential Siding Contractors	5	8		13
Residential Site Preparation Contractors	8	6		14
Residential Tile and Terrazzo Contractors	1			1
Retail Bakeries	2			2
Reupholstery and Furniture Repair	1			1
Roofing Contractors	2	1		3
Roofing, Siding, and Insulation Material Merchant Wholesalers		2		2
Roofing, Siding, and Insulation Material Wholesalers	4			4
Roofing, Siding, and Sheet Metal Contractors	2	2		4
Rope, Cordage and Twine Mills	3	1		4
Rubber and Plastics Hoses and Belting Manufacturing		17		17
Sand, Gravel, Clay, and Ceramic and Refractory Minerals Mining and Quarrying	1			1
Savings Institutions	4			4
Scheduled Passenger Air Transportation	1	1		2
School and Employee Bus Transportation	24	3		27
Search, Detection, Navigation, Guidance, Aeronautical, and Nautical System and Instrument Manufacturing	2	15		17
Securities and Commodity Exchanges		16		16
Securities Brokerage	2			2
Security Guards and Patrol Services	8	13		21
Security Systems Services		2		2
Security Systems Services (except Locksmiths) (pt)	8	8		16
Septic Tank and Related Services (pt)		2		2

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/III
Service Establishment Equipment and Supplies Merchant Wholesalers	2			2
Services for the Elderly and Persons with Disabilities	39	20		59
Setup Paperboard Box Manufacturing	4			4
Sewage Treatment Facilities	1			1
Sewing, Needlework, and Piece Goods Stores	6	1		7
Sheet Metal Work Manufacturing	10	39		49
Shoe Stores	25	8		33
Showcase, Partition, Shelving, and Locker Manufacturing (pt)	11	3		14
Siding Contractors	1	1		2
Sign Manufacturing	4	9		13
Site Preparation Contractors	1			1
Small Arms Ammunition Manufacturing		25		25
Snack and Nonalcoholic Beverage Bars (pt)	14	4		18
Social Advocacy Organizations	1	12		13
Soft Drink and Ice Manufacturing	6			6
Software Publishers	2			2
Soil Preparation, Planting, and Cultivating (pt)	3	1		4
Solid Waste Collection	3	10		13
Solid Waste Landfills	4	4		8
Sound Recording Studios		2		2
Soybean Processing (pt)		1		1
Special Die and Tool, Die Set, Jig, and Fixture Manufacturing	1			1
Specialized Freight (except Used Goods) Trucking, Local	13	9		22
Specialized Freight (except Used Goods) Trucking, Local (pt)		2		2
Specialized Freight (except Used Goods) Trucking, Long-Distance	9	8		17
Specialty (except Psychiatric and Substance Abuse) Hospitals	3	8		11
Spectator Sports		2		2
Spice and Extract Manufacturing (pt)	9			9
Sporting and Athletic Goods Manufacturing	1	2		3
Sporting and Recreational Goods and Supplies Merchant Wholesalers	1			1
Sporting Goods Stores	10	4		14

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Sports and Recreation Instruction		2		2
Sports Teams and Clubs		39		39
Stationery and Office Supplies Merchant Wholesalers		22		22
Stationery and Office Supplies Wholesalers	1		1	2
Steel Investment Foundries	2	1		3
Steel Wire Drawing	8	1		9
Structural Steel Erection Contractors	6	1		7
Supermarkets and Other Grocery (except Convenience) Stores	24	37		61
Support Activities for Animal Production	1	2		3
Support Activities for Mining	5	4		9
Support Activities for Oil and Gas Field Operations (pt)	45	53		98
Support Activities for Rail Transportation	12	3		15
Surgical and Medical Instrument Manufacturing (pt)	5	1		6
Surveying and Mapping (except Geophysical) Services		1		1
Switchgear and Switchboard Apparatus Manufacturing	2			2
Technical and Trade Schools	5	4		9
Telecommunications Resellers	1			1
Telephone Answering Services	1	1		2
Television Broadcasting	1	5		6
Temporary Help Services	104	74		178
Temporary Shelters	8	5		13
Testing Laboratories	3	1		4
Textile and Fabric Finishing (except Broadwoven Fabric) Mills (pt)		1		1
Theater Companies and Dinner Theaters	2	10		12
Tire Dealers	10	14		24
Tire Dealers (pt)	2			2
Tire Manufacturing (except Retreading)		505		505
Tire Retreading		2		2
Title Abstract and Settlement Offices	1			1
Tobacco and Tobacco Product Merchant Wholesalers	1			1
Tobacco Stores	1	11		12

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Toy and Hobby Goods and Supplies Merchant Wholesalers	1	3		4
Transportation Equipment and Supplies (except Motor Vehicle) Merchant Wholesalers	6	6		12
Travel Trailer and Camper Manufacturing (pt)	7	3		10
Tree Nut Farming		2		2
Truck Trailer Manufacturing	30	39		69
Truck, Utility Trailer, and RV (Recreational Vehicle) Rental and Leasing	2	1		3
Truss Manufacturing		3		3
Turbine and Turbine Generator Set Unit Manufacturing	1	5		6
Unclassifiable	24,598	15,834	36	40,468
Unsupported Plastics Bag Manufacturing	4	61		65
Unsupported Plastics Film and Sheet (except Packaging) Manufacturing	6	5		11
Unsupported Plastics Packaging Film and Sheet Manufacturing	13	1		14
Unsupported Plastics Profile Shape Manufacturing (pt)	7	1		8
Upholstered Household Furniture Manufacturing (pt)	4	3		7
Used Car Dealers	3	8		11
Used Household and Office Goods Moving	2	34		36
Used Merchandise Stores	6	2		8
Vending Machine Operators	1	1		2
Veterinary Services	30	11		41
Veterinary Services (pt)	15	4		19
Video Tape and Disc Rental	1	2		3
Vitreous China Plumbing Fixture and China and Earthenware Bathroom Accessories Manufacturing	1			1
Vitreous China, Fine Earthenware, and Other Pottery Product Manufacturing (pt)	1			1
Vocational Rehabilitation Services	66	56		122
Warehouse Clubs and Supercenters	150	29		179
Water and Sewer Line and Related Structures Construction	13	14		27
Water Supply and Irrigation Systems	1	42		43
Water Supply and Irrigation Systems (pt)	1			1
Water, Sewer, and Pipeline Construction (pt)		3		3

Source: Kansas Division of Workers Compensation

Table 2-21 continued
NAICS Code Reported in Occupational Injuries & Illnesses by
Severity FY 2006

NAICS	No Time Lost	Time Lost	Fatal	Total Inj/Ill
Wheat Farming		1		1
Wholesale Trade Agents and Brokers	46	33		79
Wine and Distilled Alcoholic Beverage Merchant Wholesalers		17		17
Wired Telecommunications Carriers	2			2
Women's and Girls' Cut and Sew Dress Manufacturing (pt)		1		1
Women's Clothing Stores	7	4		11
Wood Container and Pallet Manufacturing	9	2		11
Wood Kitchen Cabinet and Countertop Manufacturing	161	174	1	336
Wood Kitchen Cabinet and Countertop Manufacturing (pt)	5			5
Wood Office Furniture Manufacturing		41		41
Wood Preservation	3	2		5
Wood Window and Door Manufacturing	3	2		5

Source: Kansas Division of Workers Compensation

Section 3

Workers Compensation Claims Statistics

The Kansas Workers Compensation Fund

The Workers Compensation Fund is a guaranty fund that operates as a payer of last resort for injured workers in the state of Kansas. The fund is administered by the Commissioner of Insurance through the Kansas Insurance Department, and makes workers compensation payments “[i]f an employer has no insurance to secure payment of compensation...and such employer is financially unable to pay compensation to an injured worker as required by the workers compensation act, or such employer cannot be located and required to pay such compensation.”¹ The Kansas Insurance Department has supplied data on the Workers Compensation Fund case load, expenditures, and receipts for FY 2001-FY 2006 (see tables 3-1, 3-2 and 3-3).

Table 3-1
Workers Compensation Fund Case Load Scheduled

	FY2006	FY2005	FY2004	FY2003	FY2002	FY2001
Total Number of Impleading	127	116	120	138	125	112
Total Number of Closed Cases	49	65	158	351	258	292

Source: Kansas Insurance Department

¹ K.S.A. 44-532a.

Table 3-2
Workers Compensation Fund
Expenditures Analysis

	FY 2006	Percent of Total	FY 2005	Percent of Total	FY 2004	Percent of Total	FY 2003	Percent of Total
Disability Compensation	\$1,663,575.37	36.16%	\$1,106,766.70	37.72%	\$1,051,121.55	28.76%	\$1,414,799.82	34.82%
Work Assessment	\$2,981.19	0.06%	\$5,305.28	0.18%	\$2,443.10	0.07%	\$2,060.36	0.05%
Medical	\$1,426,090.97	31.00%	\$721,849.03	24.60%	\$925,650.48	25.33%	\$777,662.31	19.14%
Reimbursement to Insurance Companies [K.S.A. 44-569(a) & K.S.A.44-569]; lump sum and medical may be included	\$902,792.46	19.62%	\$503,639.73	17.16%	\$1,031,498.41	28.23%	\$1,233,958.00	30.37%
Attorney Fees	\$301,517.21	6.55%	\$297,599.49	10.14%	\$351,528.86	9.62%	\$303,013.00	7.46%
Court Costs, Deposition, Medical Reports, etc.	\$45,284.24	0.98%	\$43,259.68	1.47%	\$34,445.19	0.94%	\$40,563.86	1.00%
Other Operating Expense	\$258,716.64	5.62%	\$256,078.68	8.73%	\$257,570.32	7.05%	\$291,146.83	7.17%
Total Expenditures	\$4,600,958.08	100.00%	\$2,934,498.59	100.00%	\$3,654,257.91	100.00%	\$4,063,204.18	100.00%

Source: Kansas Insurance Department

Table 3-3
Workers Compensation Fund
Receipts Analysis

	FY 2006	Percent of Total	FY 2005	Percent of Total	FY 2004	Percent of Total	FY 2003	Percent of Total
Assessment Receipts	\$1,002,540.02	12.98%	\$3,333,049.00	35.12%	\$3,790,122.12	39.50%	\$757,846.34	7.76%
Misc. Reimbursements	\$29,095.97	0.38%	\$62,906.49	0.66%	\$113,760.70	1.19%	\$96,972.98	0.99%
Fines & Penalties	\$179,013.56	2.32%	\$131,114.00	1.38%	\$68,712.80	0.72%	\$113,822.20	1.17%
Transfer to State General Fund		0.00%	\$17,355.00	0.18%	(\$76,894.00)	-0.80%	(\$4,000,915.00)	-40.99%
Operating Transfer In	\$10,579.50							
Total Receipts	\$1,210,649.55	15.68%	\$3,544,425.00	37.35%	(\$3,895,701.62)	40.61%	(\$3,032,273.48)	-31.07%
Previous Year Carryover Balance	\$6,511,405.78	84.32%	\$5,938,026.00	65.27%	\$5,692,099.97	59.33%	\$12,792,060.52	131.07%
Cancelled Checks		0.00%	\$7,965.29	0.08%	\$6,243.42	0.07%	\$37.64	0.00%
Total Funds Available	\$7,722,055.33	100.00%	\$9,490,417.16	100.00%	\$9,594,045.01	100.00%	\$9,759,824.68	100.00%

Source: Kansas Insurance Department

Table 3-4
Workers Compensation Insurance Experience

Year	Direct Premiums Written	Direct Premiums Earned	Direct Paid Losses	Direct Incurred Losses	Paid Losses to Premiums Written	Incurred Losses to Premiums Earned
1982	\$154,944,245	\$152,315,135	\$88,345,714	\$107,979,341	57.00	70.90
1983	\$147,137,981	\$148,669,330	\$96,289,968	\$115,282,150	65.40	77.50
1984	\$141,097,428	\$140,223,325	\$106,701,375	\$125,520,390	75.60	89.50
1985	\$172,985,620	\$170,955,138	\$120,755,675	\$147,438,366	69.80	86.20
1986	\$208,167,277	\$202,033,619	\$134,554,116	\$170,153,475	64.60	84.20
1987	\$223,674,161	\$222,846,661	\$147,885,631	\$195,885,084	66.10	87.90
1988	\$257,039,527	\$259,548,305	\$164,553,813	\$208,332,654	64.00	80.30
1989	\$264,102,264	\$263,386,009	\$184,857,801	\$239,142,874	70.00	90.80
1990	\$291,804,714	\$293,048,038	\$222,309,953	\$265,726,660	76.20	90.70
1991	\$341,012,872	\$337,125,586	\$243,751,957	\$321,497,577	71.50	95.40
1992	\$366,672,022	\$363,578,560	\$236,878,948	\$293,894,584	64.60	80.80
1993	\$367,030,245	\$365,646,558	\$220,091,021	\$231,228,324	60.00	63.20
1994	\$338,173,750	\$312,116,539	\$185,502,395	\$192,914,048	54.90	61.80
1995	\$312,745,351	\$322,205,785	\$159,776,412	\$139,528,898	51.10	43.30
1996	\$274,014,862	\$282,897,458	\$149,616,189	\$130,595,593	54.60	46.20
1997	\$261,121,536	\$261,895,503	\$145,248,549	\$134,603,154	55.60	51.60
1998	\$250,588,819	\$261,594,835	\$156,594,835	\$126,164,370	62.60	48.20
1999	\$251,341,523	\$252,545,287	\$170,144,109	\$179,376,781	67.70	71.00
2000	\$271,480,320	\$247,235,161	\$170,366,708	\$159,226,348	62.80	64.40
2001	\$291,575,463	\$269,386,691	\$190,426,537	\$237,335,832	65.31	88.10
2002	\$328,963,003	\$307,451,748	\$180,253,738	\$177,083,631	54.79	57.60
2003	\$341,421,177	\$324,780,102	\$173,028,718	\$205,767,268	50.68	63.36
2004	\$365,486,978	\$355,877,798	\$182,102,645	\$242,335,187	49.82	68.10
2005	\$382,491,997	\$383,363,217	\$190,105,677	\$238,674,442	49.70	62.26

Source: Kansas Insurance Department

Workers Compensation Insurance Experience

The Kansas Insurance Department reports that total direct paid losses by private insurance carriers² for calendar year 2005 were \$190,105,677 (see Table 3-4). However, total paid losses were still well below the 24-year peak of \$243,751,957 that occurred in 1991. In July 2006, the National Academy of Social Insurance released results of a comparative study on accident-year incurred losses versus calendar year benefits, by private insurance carriers and by state funds, in thirty-six states (including Kansas), over the 2000-2004 period.³ The cumulative change in accident incurred losses and in calendar year benefits paid were a 3.2 percent increase and a 4.8

² The totals in Table 3-4 does not include self-insured employers.

³ Ishita Sengupta, Virginia P. Reno and John F. Burton Jr., *Workers Compensation: Benefits, Coverage, and Costs*, 2004 (Washington D.C.: National Academy of Social Insurance, 2006); pp. 36-40.

percent increase, respectively (not controlled for inflation). In comparison to the other 35 states, Kansas accident year incurred losses for 2000-2004 increased by 52.1 percent. Calendar year benefits paid for Kansas for 2000-2004 increased by 6.9 percent. Kansas accident year incurred losses for 1997-2003 increased by 52.9 percent. Calendar year benefits paid for Kansas for 1997-2003 increased by 19.1 percent.

The Kansas Closed Claims Study (CCS)

The Workers Compensation Act requires that employers (or their insurers) submit a first report of injury to the division. Not every injury, however, results in a claim by the injured worker, for medical and/or indemnity compensation. Generally, the division becomes aware of a claim and obtains information that a given claim has closed, and about the costs and duration of that claim, through only two means. One occurs when a claim is litigated through the division's administrative law court system. The second occurs when a sample of insurers are required by Kansas statute to provide information to the division.

K.S.A. 44-557a(c) originally mandated that the Director of Workers Compensation “conduct studies of open and closed claims under the Workers Compensation Act” and seek advice in order to “make valid statistical conclusions as to the distributions of costs of workers compensation benefits.” It was expected that data collected for the division’s Open and Closed Claims Study would provide a foundation for meaningful statistical conclusions about costs and temporal characteristics of workers compensation claims in Kansas, and thus help identify trends in these claims characteristics. Due to the dynamic and continually evolving nature of medical and indemnity payments for open claims, no meaningful statistics on costs (including daily payments) could be reported, and in 2003, the Legislature altered the statute to no longer obligate the division to collect data and report on open claims.

The CCS study is done annually using the original study as a baseline for comparison of subsequent studies. The intent of this statutory mandate is to enable the division to provide the legislature with information that it can use to decide whether changes in provisions of the Workers Compensation Act are needed and, if so, to help formulate policy responses to identified problems.

The 2006 Closed Claims Study (CCS)

The fiscal-year 2006 Closed Claims Study marks the seventh consecutive year that the division has collected claims data directly from a stratified random sample of insurance carriers, self-insured organizations and group-funded pools, underwriting workers compensation in the state of Kansas (see Appendix A). The following section summarizes findings of the fiscal year 2006 CCS that used calendar year 2005 data.

Highlights of the 2006 Closed Claims Study

- The mean total indemnity cost was \$9,959.35 (see Table 3-5). However, the median total indemnity cost was \$4,000.00. This significant difference indicates that there were many claims with large indemnity payouts that skewed the mean indemnity costs higher than the median.
- The mean total medical cost was \$10,057.11 (see Table 3-5). Of this total, the mean hospital cost was \$6,097.44, the mean physicians cost was \$2,718.30 and the mean cost categorized as “other medical” was \$3,199.98. As with indemnity claims, the median claim total medical expense was only \$6,148.00, again indicating the presence of many large medical claims that skewed the mean total cost higher than the median.
- The median duration of a claim was 394 days (see Table 3-6).
- It took an average of 20 days following an accident for an insurer to be notified; however, for half the claims, notification took place within seven days. Insurers took an average of 110 days from the date disability began to make the first payment to the claimant; however, for half the claims, first payment took place within 18 days (see Table 3-6).
- Median medical recovery time was 205 days (see Table 3-5), and median time away from work was 28 days (see Table 3-6).

Table 3-5
2006 Closed Claims Study
Workers Compensation Claims in Kansas*

	Univariate Statistics							n
	Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis	Coefficient of Variation	
Total Cost of Claim (dollars)	20,016.46	560.88	11,164.00	26,904.65	3.66	20.76	134.41	2,301
Total Indemnity (dollars)	9,959.35	336.91	4,000.00	16,161.23	3.93	24.96	162.27	2,301
Total Medical (dollars)	10,057.11	281.61	6,148.00	13,508.48	3.89	25.37	134.32	2,301
Total Physician Costs (dollars)	2,718.30	71.81	1,667.00	3,335.88	3.39	17.92	122.72	2,158
Total Hospital Costs (dollars)	6,097.44	211.24	3,424.00	8,845.00	3.87	21.84	145.05	1,753
Total Other Medical (dollars)	3,199.88	114.32	1,432.00	5,108.71	4.65	35.73	159.65	1,997
Claim Duration (days)	555.24	33.25	394.00	1,594.92	41.40	1,885.81	287.25	2,301
Time Away from Work (days)	78.32	4.42	28.00	158.66	7.43	98.19	202.57	1,291
Medical Recovery (days)	334.70	8.90	205.00	405.50	3.95	27.15	121.15	2,074

Source: Kansas Division of Workers Compensation

* Claims that closed in 2005 with paid indemnity & medical

Table 3-6
2006 Closed Claims Study
Time Intervals*

	Claim Duration	Time Taken to Notify Insurer	Time Taken for Insurer to Issue First Payment	Time Away from Work
Mean	555	20	110	78
Median	394	7	18	28
Count	2,301	2,301	1,727	1,291
Max	73,321	2,384	4,589	2,971
Min	4	0	1	0

Source: Kansas Division of Workers Compensation

* All time intervals are in days.

- Twenty-nine percent of injured workers retained an attorney to handle their claim (see Table 3-7).
- For claims involving a claimant attorney, the median indemnity cost was \$10,810.00. In contrast, for claims not involving a claimant attorney, the median indemnity cost was only \$2,355.00 (see Table 3-7).
- For claims involving a claimant attorney, the median medical cost was \$10,278.00. In contrast, for claims not involving a claimant attorney, the median medical cost was only \$4,714.50 (see Table 3-7).
- For claims involving a claimant attorney, the median lump sum settlement was \$9,000.00. In contrast, for claims not involving a claimant attorney, the median lump sum settlement was only \$5,516.00 (see Table 3-7).
- It is important to note that these findings offer no statistical proof that involvement of an attorney results in greater indemnity or medical payments.

Table 3-7
2006 Closed Claims Study
Involvement of Claimant Attorney

	Count	Median Indemnity	Median Medical	Median Lump Sum*
Claimant Attorney Involved	669	\$10,810.00	\$10,278.00	\$9,000.00
No Claimant Attorney	1,632	\$2,355.00	\$4,714.50	\$5,516.00
All Cases	2,301	\$4,000.00	\$6,148.00	\$7,000.00

* Only 940 cases in the sample had lump sum settlements.

Source: Kansas Division of Workers Compensation

- The mean employer legal expense was \$1,755.16, for those 1,237 claims that reported such an expense (see Table 3-8). Meanwhile, the mean claimant legal expense was \$5,709.94, for those 105 claims that itemized expenses. The median costs for employer and claimant legal expenses were \$659.00 and \$2,222.00, respectively.

Table 3-8
2006 Closed Claims Study
Legal Expense Associated with Claim

	Employer Legal Expense	Claimant Legal Expense
Mean	\$1,755.16	\$5,709.94
Median	\$659.00	\$2,222.00
Count	1,237	105

Source: Kansas Division of Workers Compensation

- The most frequently injured body part(s) was the knee, followed by the lower back and shoulder(s) (see Table 3-9). In prior years, all specific part of body codes were aggregated into boarder “major body regions”. The division discontinued this practice as much specificity and clarify were lost in this rollup process. Regardless, the highest median indemnity (\$7,639.50) and median medical (\$11,928.50) costs were both seen in claims involving injury to the shoulders.
- The most frequent nature of injury was strain, followed by fracture and contusion (bruising) (see Table 3-9). The second most common injury was fractures, followed by contusions.
- The most frequent cause of injury was lifting, followed by strain and fall/slip/trip (see Table 3-9). However, those caused by repetitive motion had the highest mean indemnity cost (\$13,971.53), while falls, slips or trips had the highest mean medical cost (\$10,900.66).

Table 3-9
2006 Closed Claims Study
Claim Costs by Part of Body Injured, and Nature and Cause of Injury*

Part of Body Injured	Median Indemnity	Mean Indemnity	Median Medical	Mean Medical	n
Knee	\$3,503.50	\$6,400.95	\$7,823.00	\$9,112.98	332
Lower Back Area	\$5,000.00	\$14,723.29	\$3,422.00	\$10,925.43	312
Shoulder(s)	\$7,639.50	\$10,446.04	\$11,928.50	\$12,941.39	196
Multiple Body Parts	\$5,152.00	\$15,043.59	\$6,063.00	\$14,456.99	189
Finger(s)	\$2,276.00	\$4,546.00	\$3,922.50	\$6,309.91	150
Nature of Injury					
Strain	\$4,490.00	\$10,224.86	\$6,063.00	\$9,898.25	941
Fracture	\$4,114.00	\$9,996.43	\$5,902.00	\$11,335.49	282
Contusion	\$2,694.00	\$6,989.67	\$5,041.00	\$9,373.95	181
All other specific injuries, NOC**	\$5,206.00	\$13,153.26	\$7,839.00	\$11,220.01	151
Sprain	\$3,118.00	\$7,081.61	\$3,792.00	\$7,313.50	135
Cause of Injury					
Lifting	\$3,040.00	\$9,796.50	\$5,261.50	\$9,614.22	340
Strain or Injury by NOC	\$4,836.00	\$9,789.67	\$5,960.00	\$10,378.69	183
Fall, Slip or Trip, NOC	\$4,877.00	\$9,704.05	\$7,182.00	\$10,900.66	165
Repetitive Motion	\$9,324.50	\$13,971.53	\$7,266.00	\$9,378.50	130
Pushing or Pulling	\$5,400.00	\$12,045.05	\$6,937.00	\$9,422.10	119

Source: Kansas Division of Workers Compensation

* Top five part of body, nature, and cause of injury categories reported

** NOC = not otherwise classifiable

For detailed median cost data on part of body injured, cause of injury and nature of injury, see Tables 3-10, 3-11 and 3-12, respectively.

Table 3-10
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
<hr/> Multiple Head Injury <hr/>		
N=6	Total Cost of Claim	\$1,592.50
	Total Indemnity	\$799.00
	Total Medical	\$978.50
	Total Hospital	\$642.00
	Total Physician	\$529.00
	Total Other Medical	\$221.00
	Claim Duration (days)	332.5
	Medical Recovery (days)	77.5
	Time Away from Work (days)	24.0
	Total Lump Sum Settlement	\$1,953.00
<hr/> Skull <hr/>		
N=10	Total Cost of Claim	\$11,088.50
	Total Indemnity	\$3,243.50
	Total Medical	\$5,528.50
	Total Hospital	\$2,938.50
	Total Physician	\$1,18.00
	Total Other Medical	\$1,54.00
	Claim Duration (days)	345.0
	Medical Recovery (days)	216.0
	Time Away from Work (days)	45.5
	Total Lump Sum Settlement	\$7,000.00
<hr/> Brain <hr/>		
N=1	Total Cost of Claim	\$2,276.00
	Total Indemnity	\$500.00
	Total Medical	\$1,776.00
	Total Hospital	\$709.00
	Total Physician	\$1,067.00
	Total Other Medical	
	Claim Duration (days)	733.0
	Medical Recovery (days)	
	Time Away from Work (days)	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Ear(s)		
N=2	Total Cost of Claim	\$18,389.00
	Total Indemnity	\$12,790.50
	Total Medical	\$5,598.50
	Total Hospital	\$9,467.00
	Total Physician	\$551.50
	Total Other Medical	\$313.50
	Claim Duration (days)	746.5
	Medical Recovery (days)	1,038.0
	Time Away from Work (days)	11.0
	Total Lump Sum Settlement	
Eye(s)		
N=8	Total Cost of Claim	\$7,136.00
	Total Indemnity	\$2,417.50
	Total Medical	\$2,266.50
	Total Hospital	\$10,054.00
	Total Physician	\$949.00
	Total Other Medical	\$573.50
	Claim Duration (days)	363.0
	Medical Recovery (days)	307.0
	Time Away from Work (days)	1.0
	Total Lump Sum Settlement	\$15,000.00
Nose		
N=7	Total Cost of Claim	\$17,652.00
	Total Indemnity	\$579.00
	Total Medical	\$17,203.00
	Total Hospital	\$11,470.00
	Total Physician	\$2,132.50
	Total Other Medical	\$1,246.00
	Claim Duration (days)	391.0
	Medical Recovery (days)	206.0
	Time Away from Work (days)	15.5
	Total Lump Sum Settlement	\$9,500.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Mouth		
N=3	Total Cost of Claim	\$4,639.00
	Total Indemnity	\$2,052.00
	Total Medical	\$3,378.00
	Total Hospital	\$783.00
	Total Physician	\$2,714.00
	Total Other Medical	\$364.00
	Claim Duration (days)	208.0
	Medical Recovery (days)	85.5
	Time Away from Work (days)	36.0
	Total Lump Sum Settlement	
Soft Tissue		
N=7	Total Cost of Claim	\$13,949.00
	Total Indemnity	\$4,291.00
	Total Medical	\$4,259.00
	Total Hospital	\$1,334.00
	Total Physician	\$1,569.00
	Total Other Medical	\$5,266.50
	Claim Duration (days)	459.0
	Medical Recovery (days)	268.5
	Time Away from Work (days)	14.0
	Total Lump Sum Settlement	\$3,441.50
Facial Bones		
N=6	Total Cost of Claim	\$12,313.50
	Total Indemnity	\$1,326.50
	Total Medical	\$9,606.00
	Total Hospital	\$6,516.00
	Total Physician	\$1,611.00
	Total Other Medical	627.0
	Claim Duration (days)	434.0
	Medical Recovery (days)	361.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Multiple Neck Injury		
N=13	Total Cost of Claim	\$26,800.00
	Total Indemnity	\$10,360.00
	Total Medical	\$17,938.00
	Total Hospital	\$9,976.50
	Total Physician	\$1,597.00
	Total Other Medical	\$1,710.00
	Claim Duration (days)	775.0
	Medical Recovery (days)	397.5
	Time Away from Work (days)	81.0
	Total Lump Sum Settlement	\$11,467.00
Vertebrae		
N=4	Total Cost of Claim	\$11,142.00
	Total Indemnity	\$4,402.50
	Total Medical	\$2,825.50
	Total Hospital	\$2,600.00
	Total Physician	\$823.00
	Total Other Medical	\$2,880.00
	Claim Duration (days)	680.5
	Medical Recovery (days)	264.0
	Time Away from Work (days)	140.0
	Total Lump Sum Settlement	\$1,169.50
Disc (Neck)		
N=11	Total Cost of Claim	\$50,300.00
	Total Indemnity	\$21,445.00
	Total Medical	\$27,044.00
	Total Hospital	\$22,023.50
	Total Physician	\$7,966.00
	Total Other Medical	\$3,982.00
	Claim Duration (days)	467.0
	Medical Recovery (days)	308.5
	Time Away from Work (days)	90.5
	Total Lump Sum Settlement	\$21,311.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Spinal Cord		
N=4	Total Cost of Claim	\$6,962.50
	Total Indemnity	\$1,584.00
	Total Medical	\$5,196.00
	Total Hospital	\$4,173.00
	Total Physician	\$1,316.00
	Total Other Medical	\$730.00
	Claim Duration (days)	234.5
	Medical Recovery (days)	117.0
	Time Away from Work (days)	44.0
	Total Lump Sum Settlement	
Soft Tissue		
N=5	Total Cost of Claim	\$8,987.00
	Total Indemnity	\$5,448.00
	Total Medical	\$5,355.00
	Total Hospital	\$1,250.00
	Total Physician	\$5,047.50
	Total Other Medical	\$3,768.00
	Claim Duration (days)	198.0
	Medical Recovery (days)	153.5
	Time Away from Work (days)	34.0
	Total Lump Sum Settlement	\$7,500.00
Multiple Upper Extremities		
N=88	Total Cost of Claim	\$20,103.00
	Total Indemnity	\$9,732.50
	Total Medical	\$8,481.50
	Total Hospital	\$3,814.00
	Total Physician	\$2,990.00
	Total Other Medical	\$2,577.00
	Claim Duration (days)	582.0
	Medical Recovery (days)	354.0
	Time Away from Work (days)	44.0
	Total Lump Sum Settlement	\$9,985.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Upper Arm		
N=71	Total Cost of Claim	\$19,369.00
	Total Indemnity	\$6,191.00
	Total Medical	\$9,451.00
	Total Hospital	\$5,658.50
	Total Physician	\$2,756.00
	Total Other Medical	\$1,597.50
	Claim Duration (days)	378.0
	Medical Recovery (days)	224.0
	Time Away from Work (days)	26.5
	Total Lump Sum Settlement	\$7,892.50
Elbow		
N=46	Total Cost of Claim	\$10,475.50
	Total Indemnity	\$3,294.00
	Total Medical	\$6,222.00
	Total Hospital	\$2,955.00
	Total Physician	\$1,404.00
	Total Other Medical	\$1,832.00
	Claim Duration (days)	375.0
	Medical Recovery (days)	236.0
	Time Away from Work (days)	35.0
	Total Lump Sum Settlement	\$4,196.50
Lower Arm		
N=36	Total Cost of Claim	\$17,760.50
	Total Indemnity	\$8,252.50
	Total Medical	\$8,334.00
	Total Hospital	\$4,196.00
	Total Physician	\$2,383.00
	Total Other Medical	\$1,724.00
	Claim Duration (days)	440.5
	Medical Recovery (days)	220.0
	Time Away from Work (days)	31.0
	Total Lump Sum Settlement	\$4,543.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
<hr/>		
Wrist		
N=124	Total Cost of Claim	\$10,141.50
	Total Indemnity	\$3,632.50
	Total Medical	\$5,538.00
	Total Hospital	\$2,967.00
	Total Physician	\$1,703.00
	Total Other Medical	\$1,437.00
	Claim Duration (days)	403.5
	Medical Recovery (days)	233.0
	Time Away from Work (days)	14.0
	Total Lump Sum Settlement	\$5,300.00
<hr/>		
Hand		
N=93	Total Cost of Claim	\$10,809.00
	Total Indemnity	\$4,190.00
	Total Medical	\$4,809.00
	Total Hospital	\$1,777.00
	Total Physician	\$1,526.00
	Total Other Medical	\$1,160.00
	Claim Duration (days)	396.0
	Medical Recovery (days)	171.5
	Time Away from Work (days)	41.5
	Total Lump Sum Settlement	\$4,762.50
<hr/>		
Finger(s)		
N=150	Total Cost of Claim	\$6,877.50
	Total Indemnity	\$2,276.00
	Total Medical	\$3,922.50
	Total Hospital	\$2,319.50
	Total Physician	\$1,672.00
	Total Other Medical	\$521.00
	Claim Duration (days)	297.5
	Medical Recovery (days)	132.5
	Time Away from Work (days)	14.0
	Total Lump Sum Settlement	\$2,763.50

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Thumb		
N=42	Total Cost of Claim	\$7,930.00
	Total Indemnity	\$1,624.00
	Total Medical	\$4,552.50
	Total Hospital	\$2,139.00
	Total Physician	\$1,280.00
	Total Other Medical	\$604.00
	Claim Duration (days)	279.0
	Medical Recovery (days)	141.5
	Time Away from Work (days)	22.0
	Total Lump Sum Settlement	\$2,006.50
Shoulder(s)		
N=196	Total Cost of Claim	\$21,121.00
	Total Indemnity	\$7,639.50
	Total Medical	\$11,928.50
	Total Hospital	\$5,733.50
	Total Physician	\$2,883.00
	Total Other Medical	\$3,053.50
	Claim Duration (days)	458.0
	Medical Recovery (days)	301.0
	Time Away from Work (days)	46.0
	Total Lump Sum Settlement	\$9,117.00
Wrist(s) and Hand(s)		
N=45	Total Cost of Claim	\$17,030.00
	Total Indemnity	\$9,891.00
	Total Medical	\$7,404.00
	Total Hospital	\$2,979.50
	Total Physician	\$2,601.00
	Total Other Medical	\$2,572.00
	Claim Duration (days)	532.0
	Medical Recovery (days)	345.0
	Time Away from Work (days)	28.0
	Total Lump Sum Settlement	\$11,776.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Multiple Trunk		
N=29	Total Cost of Claim	\$9,857.00
	Total Indemnity	\$4,150.00
	Total Medical	\$5,521.00
	Total Hospital	\$1,679.00
	Total Physician	\$1,514.00
	Total Other Medical	\$874.00
	Claim Duration (days)	315.0
	Medical Recovery (days)	184.0
	Time Away from Work (days)	8.0
	Total Lump Sum Settlement	\$9,086.00
Upper Back Area		
N=29	Total Cost of Claim	\$4,543.00
	Total Indemnity	\$1,796.00
	Total Medical	\$2,569.00
	Total Hospital	\$1,023.00
	Total Physician	\$701.50
	Total Other Medical	\$777.00
	Claim Duration (days)	245.0
	Medical Recovery (days)	187.0
	Time Away from Work (days)	22.0
	Total Lump Sum Settlement	\$9,048.50
Lower Back Area		
N=312	Total Cost of Claim	\$9,635.00
	Total Indemnity	\$5,000.00
	Total Medical	\$3,422.00
	Total Hospital	\$2,101.00
	Total Physician	\$1,094.00
	Total Other Medical	\$1,530.00
	Claim Duration (days)	430.5
	Medical Recovery (days)	207.0
	Time Away from Work (days)	26.0
	Total Lump Sum Settlement	\$10,918.50

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Disc (Trunk)		
N=4	Total Cost of Claim	\$59,342.00
	Total Indemnity	\$22,862.50
	Total Medical	\$30,372.00
	Total Hospital	\$10,478.00
	Total Physician	\$12,956.50
	Total Other Medical	\$7,567.50
	Claim Duration (days)	1,328.00
	Medical Recovery (days)	691.5
	Time Away from Work (days)	288.0
	Total Lump Sum Settlement	\$21,088.50
Chest		
N=25	Total Cost of Claim	\$3,642.00
	Total Indemnity	\$1,466.00
	Total Medical	\$1,077.00
	Total Hospital	\$653.00
	Total Physician	\$506.50
	Total Other Medical	\$459.00
	Claim Duration (days)	152.0
	Medical Recovery (days)	82.5
	Time Away from Work (days)	29.5
	Total Lump Sum Settlement	\$4,500.00
Sacrum and Coccyx		
N=1	Total Cost of Claim	\$6,041.00
	Total Indemnity	\$4,873.00
	Total Medical	\$1,168.00
	Total Hospital	\$612.00
	Total Physician	\$556.00
	Total Other Medical	
	Claim Duration (days)	734.0
	Medical Recovery (days)	
	Time Away from Work (days)	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
<hr/>		
Pelvis		
N=12	Total Cost of Claim	\$4,689.50
	Total Indemnity	\$2,259.00
	Total Medical	\$1,815.50
	Total Hospital	\$2,691.00
	Total Physician	\$1,252.00
	Total Other Medical	\$311.00
	Claim Duration (days)	201.0
	Medical Recovery (days)	97.0
	Time Away from Work (days)	36.5
	Total Lump Sum Settlement	\$25,280.50
<hr/>		
Spinal Cord		
N=1	Total Cost of Claim	\$53,962.00
	Total Indemnity	\$11,229.00
	Total Medical	\$42,697.00
	Total Hospital	\$24,467.00
	Total Physician	\$10,388.00
	Total Other Medical	\$7,842.00
	Claim Duration (days)	1,172.0
	Medical Recovery (days)	956.0
	Time Away from Work (days)	80.0
	Total Lump Sum Settlement	
<hr/>		
Internal Organs		
N=20	Total Cost of Claim	\$7,551.50
	Total Indemnity	\$1,921.00
	Total Medical	\$6,232.50
	Total Hospital	\$3,925.00
	Total Physician	\$1,420.00
	Total Other Medical	\$478.00
	Claim Duration (days)	249.0
	Medical Recovery (days)	185.5
	Time Away from Work (days)	30.0
	Total Lump Sum Settlement	\$8,964.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Multiple Lower Extremities		
N=35	Total Cost of Claim	\$17,048.00
	Total Indemnity	\$7,212.00
	Total Medical	\$9,953.00
	Total Hospital	\$5,399.50
	Total Physician	\$1,928.50
	Total Other Medical	\$2,439.50
	Claim Duration (days)	394.0
	Medical Recovery (days)	196.0
	Time Away from Work (days)	67.0
	Total Lump Sum Settlement	\$6,766.00
Hip		
N=24	Total Cost of Claim	\$12,212.50
	Total Indemnity	\$3,463.50
	Total Medical	\$8,026.50
	Total Hospital	\$3,291.50
	Total Physician	\$1,294.00
	Total Other Medical	\$1,991.00
	Claim Duration (days)	427.0
	Medical Recovery (days)	368.5
	Time Away from Work (days)	37.0
	Total Lump Sum Settlement	\$8,000.00
Upper Leg		
N=18	Total Cost of Claim	\$15,748.00
	Total Indemnity	\$4,150.00
	Total Medical	\$10,260.00
	Total Hospital	\$6,278.00
	Total Physician	\$1,773.00
	Total Other Medical	\$2,579.00
	Claim Duration (days)	498.5
	Medical Recovery (days)	222.0
	Time Away from Work (days)	23.0
	Total Lump Sum Settlement	\$14,854.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Knee		
N=332	Total Cost of Claim	\$12,123.00
	Total Indemnity	\$3,503.50
	Total Medical	\$7,823.00
	Total Hospital	\$4,095.00
	Total Physician	\$2,157.00
	Total Other Medical	\$1,418.00
	Claim Duration (days)	374.0
	Medical Recovery (days)	188.0
	Time Away from Work (days)	28.0
	Total Lump Sum Settlement	\$5,054.00
Lower Leg		
N=50	Total Cost of Claim	\$8,443.50
	Total Indemnity	\$2,911.00
	Total Medical	\$3,207.00
	Total Hospital	\$3,028.00
	Total Physician	\$1,510.00
	Total Other Medical	\$1,212.00
	Claim Duration (days)	369.0
	Medical Recovery (days)	232.0
	Time Away from Work (days)	30.0
	Total Lump Sum Settlement	\$8,750.00
Ankle		
N=89	Total Cost of Claim	\$6,999.00
	Total Indemnity	\$4,246.00
	Total Medical	\$2,715.00
	Total Hospital	\$1,641.50
	Total Physician	\$1,066.00
	Total Other Medical	\$965.00
	Claim Duration (days)	332.0
	Medical Recovery (days)	181.0
	Time Away from Work (days)	29.5
	Total Lump Sum Settlement	\$5,537.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Foot		
N=60	Total Cost of Claim	\$4,214.00
	Total Indemnity	\$2,206.00
	Total Medical	\$1,692.50
	Total Hospital	\$904.00
	Total Physician	\$893.00
	Total Other Medical	\$461.00
	Claim Duration (days)	329.0
	Medical Recovery (days)	157.0
	Time Away from Work (days)	32.0
	Total Lump Sum Settlement	\$5,620.00
Toes		
N=9	Total Cost of Claim	\$11,505.00
	Total Indemnity	\$4,400.00
	Total Medical	\$5,588.00
	Total Hospital	\$2,994.00
	Total Physician	\$1,917.00
	Total Other Medical	\$932.00
	Claim Duration (days)	336.0
	Medical Recovery (days)	206.5
	Time Away from Work (days)	30.0
	Total Lump Sum Settlement	\$3,626.50
Great Toe		
N=4	Total Cost of Claim	\$3,980.50
	Total Indemnity	\$778.00
	Total Medical	\$3,100.50
	Total Hospital	\$2,345.00
	Total Physician	\$772.00
	Total Other Medical	\$199.00
	Claim Duration (days)	392.5
	Medical Recovery (days)	88.0
	Time Away from Work (days)	13.0
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Lungs		
N=4	Total Cost of Claim	\$12,810.00
	Total Indemnity	\$3,599.50
	Total Medical	\$3,769.00
	Total Hospital	\$235.00
	Total Physician	\$2,396.00
	Total Other Medical	\$1,729.00
	Claim Duration (days)	1,956.0
	Medical Recovery (days)	867.5
	Time Away from Work (days)	27.0
	Total Lump Sum Settlement	\$45,000.00
Abdomen		
N=50	Total Cost of Claim	\$7,399.50
	Total Indemnity	\$1,567.50
	Total Medical	\$5,082.00
	Total Hospital	\$4,254.00
	Total Physician	\$1,342.00
	Total Other Medical	\$526.00
	Claim Duration (days)	203.0
	Medical Recovery (days)	158.0
	Time Away from Work (days)	29.0
	Total Lump Sum Settlement	\$12,427.00
Buttocks		
N=5	Total Cost of Claim	\$3,910.00
	Total Indemnity	\$3,143.00
	Total Medical	\$767.00
	Total Hospital	\$4,358.00
	Total Physician	\$672.00
	Total Other Medical	\$3,478.50
	Claim Duration (days)	119.0
	Medical Recovery (days)	213.5
	Time Away from Work (days)	144.0
	Total Lump Sum Settlement	\$25,000.00

Source: Kansas Division of Workers Compensation

Table 3-10 continued
2006 Closed Claims Study
Claim Costs by Part of Body Injured

Part of Body	Variable	Median
Sacral Vertebrae (Vertebra NOC Trunk)		
N=4	Total Cost of Claim	\$11,618.50
	Total Indemnity	\$4,993.00
	Total Medical	\$6,625.50
	Total Hospital	\$1,583.00
	Total Physician	\$1,007.00
	Total Other Medical	\$1,223.00
	Claim Duration (days)	205.5
	Medical Recovery (days)	135.0
	Time Away from Work (days)	28.0
	Total Lump Sum Settlement	\$5,956.00
Multiple Body Parts (including Body Systems and Body Parts)		
N=189	Total Cost of Claim	\$15,457.00
	Total Indemnity	\$5,152.00
	Total Medical	\$6,063.00
	Total Hospital	\$3,272.00
	Total Physician	\$1,650.50
	Total Other Medical	\$2,370.50
	Claim Duration (days)	480.0
	Medical Recovery (days)	278.0
	Time Away from Work (days)	19.5
	Total Lump Sum Settlement	\$13,862.00
Body Systems and Multiple Body Systems		
N=5	Total Cost of Claim	\$18,023.00
	Total Indemnity	\$7,796.00
	Total Medical	\$12,173.00
	Total Hospital	\$6,003.50
	Total Physician	\$2,718.50
	Total Other Medical	\$5,007.50
	Claim Duration (days)	329.0
	Medical Recovery (days)	278.5
	Time Away from Work (days)	222.0
	Total Lump Sum Settlement	\$25,000.00

Source: Kansas Division of Workers Compensation

Table 3-11
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Chemicals		
N=7	Total Cost of Claim	\$4,244.00
	Total Indemnity	\$2,579.00
	Total Medical	\$1,665.00
	Total Hospital	\$1,387.00
	Total Physician	\$1,186.50
	Total Other Medical	\$318.00
	Claim Duration (days)	342.0
	Medical Recovery (days)	147.0
	Time Away from Work (days)	62.0
	Total Lump Sum Settlement	\$9,767.00
Hot Objects or Substances		
N=3	Total Cost of Claim	\$30,100.00
	Total Indemnity	\$16,565.00
	Total Medical	\$13,535.00
	Total Hospital	\$45,288.00
	Total Physician	\$6,840.50
	Total Other Medical	\$3,932.00
	Claim Duration (days)	1,500.0
	Medical Recovery (days)	2,318.0
	Time Away from Work (days)	46.0
	Total Lump Sum Settlement	\$13,500.00
Temperature Extremes		
N=1	Total Cost of Claim	\$1,905.00
	Total Indemnity	\$726.00
	Total Medical	\$1,179.00
	Total Hospital	\$1,170.00
	Total Physician	
	Total Other Medical	\$9.00
	Claim Duration (days)	384.0
	Medical Recovery (days)	63.0
	Time Away from Work (days)	12.0
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Fire or Flame		
N=3	Total Cost of Claim	\$11,914.00
	Total Indemnity	\$5,981.00
	Total Medical	\$5,933.00
	Total Hospital	\$6,130.00
	Total Physician	\$921.00
	Total Other Medical	\$2,024.00
	Claim Duration (days)	238.0
	Medical Recovery (days)	21.0
	Time Away from Work (days)	31.5
	Total Lump Sum Settlement	\$10,000.00
Steams or Hot Fluids		
N=4	Total Cost of Claim	\$812.50
	Total Indemnity	\$516.00
	Total Medical	\$318.50
	Total Hospital	\$9,288.00
	Total Physician	\$249.00
	Total Other Medical	\$2,416.00
	Claim Duration (days)	97.0
	Medical Recovery (days)	97.0
	Time Away from Work (days)	16.0
	Total Lump Sum Settlement	\$16,354.00
Dust, Gases, Fumes or Vapors		
N=3	Total Cost of Claim	\$4,348.00
	Total Indemnity	\$2,441.00
	Total Medical	\$2,008.00
	Total Hospital	\$235.00
	Total Physician	\$1,602.00
	Total Other Medical	\$314.00
	Claim Duration (days)	728.0
	Medical Recovery (days)	117.0
	Time Away from Work (days)	14.0
	Total Lump Sum Settlement	\$4,563.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
<hr/> Welding Operation <hr/>		
N=2	Total Cost of Claim	\$25,163.50
	Total Indemnity	\$7,102.50
	Total Medical	\$18,061.00
	Total Hospital	\$26,893.00
	Total Physician	\$4,022.00
	Total Other Medical	\$1,185.00
	Claim Duration (days)	265.0
	Medical Recovery (days)	196.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	\$13,000.00
<hr/> Contact with, NOC <hr/>		
N=11	Total Cost of Claim	\$12,149.00
	Total Indemnity	\$2,766.00
	Total Medical	\$10,578.00
	Total Hospital	\$8,542.00
	Total Physician	\$2,115.50
	Total Other Medical	\$832.00
	Claim Duration (days)	306.0
	Medical Recovery (days)	128.0
	Time Away from Work (days)	16.0
	Total Lump Sum Settlement	\$55,000.00
<hr/> Machine or Machinery <hr/>		
N=43	Total Cost of Claim	\$8,526.00
	Total Indemnity	\$2,700.00
	Total Medical	\$4,954.00
	Total Hospital	\$2,965.00
	Total Physician	\$1,750.00
	Total Other Medical	\$464.00
	Claim Duration (days)	275.0
	Medical Recovery (days)	133.0
	Time Away from Work (days)	14.5
	Total Lump Sum Settlement	\$4,223.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Object Handled		
N=22	Total Cost of Claim	\$10,430.00
	Total Indemnity	\$2,650.00
	Total Medical	\$5,183.50
	Total Hospital	\$3,822.50
	Total Physician	\$1,660.50
	Total Other Medical	\$541.00
	Claim Duration (days)	301.0
	Medical Recovery (days)	132.0
	Time Away from Work (days)	8.5
	Total Lump Sum Settlement	\$7,024.00
Caught In, Under or Between, NOC		
N=37	Total Cost of Claim	\$9,595.00
	Total Indemnity	\$4,374.00
	Total Medical	\$5,418.00
	Total Hospital	\$2,199.00
	Total Physician	\$1,553.00
	Total Other Medical	\$1,429.00
	Claim Duration (days)	435.0
	Medical Recovery (days)	182.5
	Time Away from Work (days)	42.0
	Total Lump Sum Settlement	\$6,702.00
Broken Glass		
N=2	Total Cost of Claim	\$22,597.00
	Total Indemnity	\$8,971.50
	Total Medical	\$13,625.50
	Total Hospital	\$6,089.50
	Total Physician	\$2,920.00
	Total Other Medical	\$4,616.00
	Claim Duration (days)	1,410.0
	Medical Recovery (days)	665.5
	Time Away from Work (days)	15.0
	Total Lump Sum Settlement	\$7,517.50

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Hand Tool, Utensil; Not Powered		
N=12	Total Cost of Claim	\$6,823.50
	Total Indemnity	\$3,337.00
	Total Medical	\$3,746.00
	Total Hospital	\$1,505.50
	Total Physician	\$1,252.00
	Total Other Medical	\$496.00
	Claim Duration (days)	287.0
	Medical Recovery (days)	118.5
	Time Away from Work (days)	24.5
	Total Lump Sum Settlement	\$3,100.00
Object Being Lifted or Handled (Cut, Puncture, Scrape Injured By)		
N=24	Total Cost of Claim	\$7,985.00
	Total Indemnity	\$1,942.00
	Total Medical	\$6,269.50
	Total Hospital	\$4,055.50
	Total Physician	\$1,790.00
	Total Other Medical	\$645.00
	Claim Duration (days)	292.0
	Medical Recovery (days)	149.0
	Time Away from Work (days)	39.5
	Total Lump Sum Settlement	\$5,504.00
Powered Hand Tool Appliance		
N=28	Total Cost of Claim	\$8,459.50
	Total Indemnity	\$2,612.50
	Total Medical	\$4,223.50
	Total Hospital	\$1,747.00
	Total Physician	\$1,829.00
	Total Other Medical	\$710.00
	Claim Duration (days)	342.5
	Medical Recovery (days)	90.0
	Time Away from Work (days)	11.0
	Total Lump Sum Settlement	\$2,659.50

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Cut, Puncture, Scrape, NOC		
N=22	Total Cost of Claim	\$5,754.00
	Total Indemnity	\$864.50
	Total Medical	\$2,895.00
	Total Hospital	\$2,244.50
	Total Physician	\$1,079.50
	Total Other Medical	\$286.00
	Claim Duration (days)	270.0
	Medical Recovery (days)	141.5
	Time Away from Work (days)	14.0
	Total Lump Sum Settlement	\$3,341.50
From Different Level (Elevation)		
N=92	Total Cost of Claim	\$12,834.00
	Total Indemnity	\$5,103.00
	Total Medical	\$7,660.00
	Total Hospital	\$5,171.00
	Total Physician	\$1,601.00
	Total Other Medical	\$2,337.50
	Claim Duration (days)	379.5
	Medical Recovery (days)	239.0
	Time Away from Work (days)	28.0
	Total Lump Sum Settlement	\$8,767.00
From Ladder or Scaffolding		
N=63	Total Cost of Claim	\$21,041.00
	Total Indemnity	\$6,738.00
	Total Medical	\$13,230.00
	Total Hospital	\$7,505.50
	Total Physician	\$2,292.50
	Total Other Medical	\$1,997.00
	Claim Duration (days)	392.0
	Medical Recovery (days)	210.0
	Time Away from Work (days)	80.5
	Total Lump Sum Settlement	\$9,941.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
<hr/> From Liquid or Grease Spills <hr/>		
N=53	Total Cost of Claim	\$8,118.00
	Total Indemnity	\$3,075.00
	Total Medical	\$4,679.00
	Total Hospital	\$2,122.00
	Total Physician	\$1,635.00
	Total Other Medical	\$1,938.50
	Claim Duration (days)	498.0
	Medical Recovery (days)	264.5
	Time Away from Work (days)	32.0
	Total Lump Sum Settlement	\$6,000.00
<hr/> Into Openings <hr/>		
N=12	Total Cost of Claim	\$17,844.00
	Total Indemnity	\$4,552.50
	Total Medical	\$13,606.00
	Total Hospital	\$8,040.00
	Total Physician	\$4,238.50
	Total Other Medical	\$2,323.00
	Claim Duration (days)	485.5
	Medical Recovery (days)	280.0
	Time Away from Work (days)	44.5
	Total Lump Sum Settlement	\$8,500.00
<hr/> On Same Level <hr/>		
N=101	Total Cost of Claim	\$12,383.00
	Total Indemnity	\$4,656.00
	Total Medical	\$6,633.00
	Total Hospital	\$2,691.00
	Total Physician	\$1,182.00
	Total Other Medical	\$1,883.00
	Claim Duration (days)	394.0
	Medical Recovery (days)	225.0
	Time Away from Work (days)	30.0
	Total Lump Sum Settlement	\$5,304.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
<hr/> Slipped, Did Not Fall <hr/>		
N=22	Total Cost of Claim	\$12,195.00
	Total Indemnity	\$2,189.00
	Total Medical	\$8,814.50
	Total Hospital	\$4,168.50
	Total Physician	\$3,036.00
	Total Other Medical	\$1,569.00
	Claim Duration (days)	300.0
	Medical Recovery (days)	198.0
	Time Away from Work (days)	26.5
	Total Lump Sum Settlement	\$9,196.00
<hr/> Fall, Slip or Trip, NOC <hr/>		
N=165	Total Cost of Claim	\$13,050.00
	Total Indemnity	\$4,877.00
	Total Medical	\$7,182.00
	Total Hospital	\$3,803.50
	Total Physician	\$1,520.00
	Total Other Medical	\$1,736.00
	Claim Duration (days)	450.0
	Medical Recovery (days)	264.0
	Time Away from Work (days)	32.0
	Total Lump Sum Settlement	\$6,810.00
<hr/> On Ice or Snow <hr/>		
N=53	Total Cost of Claim	\$11,657.00
	Total Indemnity	\$4,277.00
	Total Medical	\$5,948.00
	Total Hospital	\$4,018.00
	Total Physician	\$1,707.50
	Total Other Medical	\$730.00
	Claim Duration (days)	442.0
	Medical Recovery (days)	175.5
	Time Away from Work (days)	14.0
	Total Lump Sum Settlement	\$4,591.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
On Stairs		
N=35	Total Cost of Claim	\$12,080.00
	Total Indemnity	\$4,147.00
	Total Medical	\$8,538.00
	Total Hospital	\$3,006.00
	Total Physician	\$1,744.00
	Total Other Medical	\$2,313.00
	Claim Duration (days)	458.0
	Medical Recovery (days)	215.0
	Time Away from Work (days)	38.0
	Total Lump Sum Settlement	\$13,409.50
Collision or Sideswipe With Another Vehicle		
N=27	Total Cost of Claim	\$13,944.00
	Total Indemnity	\$4,048.00
	Total Medical	\$9,104.00
	Total Hospital	\$4,805.00
	Total Physician	\$1,168.00
	Total Other Medical	\$2,274.00
	Claim Duration (days)	382.0
	Medical Recovery (days)	205.0
	Time Away from Work (days)	39.0
	Total Lump Sum Settlement	\$8,964.00
Collision with a Fixed Object		
N=1	Total Cost of Claim	\$12,478.00
	Total Indemnity	\$9,153.00
	Total Medical	\$3,325.00
	Total Hospital	
	Total Physician	\$1,484.00
	Total Other Medical	\$1,841.00
	Claim Duration (days)	1,389.0
	Medical Recovery (days)	630.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	\$9,153.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Vehicle Upset		
N=7	Total Cost of Claim	\$30,462.00
	Total Indemnity	\$26,632.00
	Total Medical	\$16,751.00
	Total Hospital	\$8,570.00
	Total Physician	\$3,630.00
	Total Other Medical	\$4,045.00
	Claim Duration (days)	588.0
	Medical Recovery (days)	339.5
	Time Away from Work (days)	74.5
	Total Lump Sum Settlement	\$17,148.50
Motor Vehicle, NOC		
N=16	Total Cost of Claim	\$21,544.50
	Total Indemnity	\$11,599.00
	Total Medical	\$6,794.50
	Total Hospital	\$2,615.50
	Total Physician	\$2,320.00
	Total Other Medical	\$1,823.00
	Claim Duration (days)	458.5
	Medical Recovery (days)	186.0
	Time Away from Work (days)	21.0
	Total Lump Sum Settlement	\$11,126.00
Twisting		
N=91	Total Cost of Claim	\$10,391.00
	Total Indemnity	\$3,386.00
	Total Medical	\$6,440.00
	Total Hospital	\$3,372.00
	Total Physician	\$1,979.50
	Total Other Medical	\$1,090.00
	Claim Duration (days)	328.0
	Medical Recovery (days)	155.5
	Time Away from Work (days)	33.0
	Total Lump Sum Settlement	\$6,000.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Jumping		
N=14	Total Cost of Claim	\$11,967.00
	Total Indemnity	\$3,037.50
	Total Medical	\$5,077.00
	Total Hospital	\$4,620.50
	Total Physician	\$1,484.00
	Total Other Medical	\$1,408.00
	Claim Duration (days)	296.5
	Medical Recovery (days)	245.0
	Time Away from Work (days)	23.0
	Total Lump Sum Settlement	\$2,832.50
Holding or Carrying		
N=35	Total Cost of Claim	\$11,189.00
	Total Indemnity	\$5,000.00
	Total Medical	\$8,173.00
	Total Hospital	\$2,778.00
	Total Physician	\$2,240.00
	Total Other Medical	\$2,328.00
	Claim Duration (days)	463.0
	Medical Recovery (days)	373.0
	Time Away from Work (days)	38.0
	Total Lump Sum Settlement	\$4,759.50
Lifting		
N=340	Total Cost of Claim	\$9,499.00
	Total Indemnity	\$3,040.00
	Total Medical	\$5,261.50
	Total Hospital	\$3,060.50
	Total Physician	\$1,548.00
	Total Other Medical	\$1,440.00
	Claim Duration (days)	396.0
	Medical Recovery (days)	211.5
	Time Away from Work (days)	33.0
	Total Lump Sum Settlement	\$9,000.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Pushing or Pulling		
N=119	Total Cost of Claim	\$13,632.00
	Total Indemnity	\$5,400.00
	Total Medical	\$6,937.00
	Total Hospital	\$4,006.50
	Total Physician	\$1,818.00
	Total Other Medical	\$1,740.50
	Claim Duration (days)	431.0
	Medical Recovery (days)	235.0
	Time Away from Work (days)	37.0
	Total Lump Sum Settlement	\$8,877.00
Reaching		
N=22	Total Cost of Claim	\$11,222.50
	Total Indemnity	\$3,368.00
	Total Medical	\$6,374.50
	Total Hospital	\$3,795.00
	Total Physician	\$2,664.50
	Total Other Medical	\$2,017.00
	Claim Duration (days)	391.5
	Medical Recovery (days)	171.0
	Time Away from Work (days)	18.0
	Total Lump Sum Settlement	\$8,000.00
Using Tool or Machinery		
N=18	Total Cost of Claim	\$10,978.50
	Total Indemnity	\$2,697.00
	Total Medical	\$7,125.00
	Total Hospital	\$4,855.00
	Total Physician	\$1,907.00
	Total Other Medical	\$1,326.00
	Claim Duration (days)	452.0
	Medical Recovery (days)	310.0
	Time Away from Work (days)	21.5
	Total Lump Sum Settlement	\$10,000.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Strain or Injury by NOC		
N=183	Total Cost of Claim	\$11,831.00
	Total Indemnity	\$4,836.00
	Total Medical	\$5,960.00
	Total Hospital	\$3,811.00
	Total Physician	\$1,584.00
	Total Other Medical	\$1,335.00
	Claim Duration (days)	423.0
	Medical Recovery (days)	217.0
	Time Away from Work (days)	21.0
	Total Lump Sum Settlement	\$6,628.50
Welding or Throwing		
N=4	Total Cost of Claim	\$18,433.00
	Total Indemnity	\$4,747.00
	Total Medical	\$13,686.00
	Total Hospital	\$6,455.50
	Total Physician	\$4,717.50
	Total Other Medical	\$119.00
	Claim Duration (days)	424.0
	Medical Recovery (days)	218.0
	Time Away from Work (days)	24.0
	Total Lump Sum Settlement	\$18,634.00
Object being Lifted or Handled (Striking Against or Stepping On)		
N=14	Total Cost of Claim	\$6,841.50
	Total Indemnity	\$2,004.50
	Total Medical	\$4,178.00
	Total Hospital	\$4,368.50
	Total Physician	\$1,395.00
	Total Other Medical	\$2,135.00
	Claim Duration (days)	238.5
	Medical Recovery (days)	120.0
	Time Away from Work (days)	35.0
	Total Lump Sum Settlement	\$8,125.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Stationary Object		
N=36	Total Cost of Claim	\$9,021.00
	Total Indemnity	\$3,100.00
	Total Medical	\$6,111.50
	Total Hospital	\$4,309.00
	Total Physician	\$1,945.50
	Total Other Medical	\$1,283.00
	Claim Duration (days)	455.5
	Medical Recovery (days)	237.0
	Time Away from Work (days)	43.0
	Total Lump Sum Settlement	\$3,411.50
Striking Against or Stepping On, NOC		
N=30	Total Cost of Claim	\$11,135.00
	Total Indemnity	\$3,167.00
	Total Medical	\$5,173.00
	Total Hospital	\$2,122.50
	Total Physician	\$1,549.00
	Total Other Medical	\$1,036.00
	Claim Duration (days)	312.5
	Medical Recovery (days)	119.0
	Time Away from Work (days)	21.0
	Total Lump Sum Settlement	\$4,753.50
Fellow Worker; Patient		
N=40	Total Cost of Claim	\$4,697.00
	Total Indemnity	\$1,179.50
	Total Medical	\$2,031.50
	Total Hospital	\$1,735.00
	Total Physician	\$708.50
	Total Other Medical	\$475.00
	Claim Duration (days)	225.5
	Medical Recovery (days)	135.0
	Time Away from Work (days)	19.5
	Total Lump Sum Settlement	\$5,511.50

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
<hr/>		
Falling or Flying Object		
N=76	Total Cost of Claim	\$6,735.00
	Total Indemnity	\$2,935.00
	Total Medical	\$3,231.50
	Total Hospital	\$1,573.50
	Total Physician	\$1,190.50
	Total Other Medical	\$767.00
	Claim Duration (days)	350.0
	Medical Recovery (days)	205.0
	Time Away from Work (days)	34.5
	Total Lump Sum Settlement	\$5,795.00
<hr/>		
Hand Tool or Machine in Use		
N=17	Total Cost of Claim	\$10,045.00
	Total Indemnity	\$1,500.00
	Total Medical	\$4,924.00
	Total Hospital	\$8,519.00
	Total Physician	\$2,078.50
	Total Other Medical	\$553.00
	Claim Duration (days)	290.0
	Medical Recovery (days)	127.0
	Time Away from Work (days)	20.0
	Total Lump Sum Settlement	\$2,236.50
<hr/>		
Motor Vehicle		
N=6	Total Cost of Claim	\$10,855.50
	Total Indemnity	\$4,824.00
	Total Medical	\$5,873.50
	Total Hospital	\$1,947.50
	Total Physician	\$1,417.00
	Total Other Medical	\$2,075.50
	Claim Duration (days)	275.5
	Medical Recovery (days)	89.5
	Time Away from Work (days)	25.0
	Total Lump Sum Settlement	\$7,810.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Moving Parts of Machine		
N=2	Total Cost of Claim	\$96,117.00
	Total Indemnity	\$37,861.00
	Total Medical	\$58,256.00
	Total Hospital	\$28,066.50
	Total Physician	\$4,370.00
	Total Other Medical	\$25,819.00
	Claim Duration (days)	\$1,010.50
	Medical Recovery (days)	905.0
	Time Away from Work (days)	201.0
	Total Lump Sum Settlement	\$25,930.50
Object Being Lifted or Handled (Struck By)		
N=41	Total Cost of Claim	\$6,577.00
	Total Indemnity	\$2,152.00
	Total Medical	\$5,222.00
	Total Hospital	\$3,158.00
	Total Physician	\$1,242.50
	Total Other Medical	\$1,099.00
	Claim Duration (days)	296.0
	Medical Recovery (days)	175.0
	Time Away from Work (days)	19.0
	Total Lump Sum Settlement	\$3,370.00
Object Handled by Others		
N=8	Total Cost of Claim	\$8,709.50
	Total Indemnity	\$3,024.50
	Total Medical	\$4,856.50
	Total Hospital	\$4,471.00
	Total Physician	\$887.00
	Total Other Medical	\$709.00
	Claim Duration (days)	382.0
	Medical Recovery (days)	178.0
	Time Away from Work (days)	38.0
	Total Lump Sum Settlement	\$2,829.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
<hr/> Struck or Injured, NOC <hr/>		
N=28	Total Cost of Claim	\$13,018.00
	Total Indemnity	\$4,037.50
	Total Medical	\$8,186.00
	Total Hospital	\$5,066.00
	Total Physician	\$1,900.50
	Total Other Medical	\$1,471.00
	Claim Duration (days)	357.0
	Medical Recovery (days)	184.0
	Time Away from Work (days)	25.0
	Total Lump Sum Settlement	\$2,100.00
<hr/> Absorption, Ingestion or Inhalation, NOC <hr/>		
N=4	Total Cost of Claim	\$48,111.50
	Total Indemnity	\$34,962.50
	Total Medical	\$14,688.00
	Total Hospital	\$10,012.00
	Total Physician	\$5,438.50
	Total Other Medical	\$3,670.50
	Claim Duration (days)	1,377.0
	Medical Recovery (days)	1,011.5
	Time Away from Work (days)	128.0
	Total Lump Sum Settlement	\$25,000.00
<hr/> Electrical Current <hr/>		
N=2	Total Cost of Claim	\$25,011.00
	Total Indemnity	\$5,104.00
	Total Medical	\$19,907.00
	Total Hospital	\$23,617.00
	Total Physician	\$1,576.50
	Total Other Medical	\$6,522.00
	Claim Duration (days)	625.5
	Medical Recovery (days)	360.5
	Time Away from Work (days)	47.5
	Total Lump Sum Settlement	\$6,000.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Animal or Insect		
N=12	Total Cost of Claim	\$3,960.50
	Total Indemnity	\$566.00
	Total Medical	\$3,160.00
	Total Hospital	\$1,583.00
	Total Physician	\$1,143.00
	Total Other Medical	\$476.50
	Claim Duration (days)	132.0
	Medical Recovery (days)	119.0
	Time Away from Work (days)	15.0
	Total Lump Sum Settlement	\$9,409.00
Explosion or Flare Back		
N=1	Total Cost of Claim	\$155,223.00
	Total Indemnity	\$97,740.00
	Total Medical	\$57,483.00
	Total Hospital	\$2,700.00
	Total Physician	\$9,256.00
	Total Other Medical	\$45,527.00
	Claim Duration (days)	820.0
	Medical Recovery (days)	350.0
	Time Away from Work (days)	349.0
	Total Lump Sum Settlement	\$75,000.00
Foreign Matter (Body) in Eye(s)		
N=5	Total Cost of Claim	\$3,562.00
	Total Indemnity	\$2,335.00
	Total Medical	\$325.00
	Total Hospital	\$15,579.00
	Total Physician	\$1,656.50
	Total Other Medical	\$208.00
	Claim Duration (days)	138.0
	Medical Recovery (days)	41.0
	Time Away from Work (days)	4.0
	Total Lump Sum Settlement	\$30,832.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Person in Act of a Crime		
N=2	Total Cost of Claim	\$14,762.00
	Total Indemnity	\$11,096.00
	Total Medical	\$3,666.00
	Total Hospital	\$1,492.50
	Total Physician	\$1,676.50
	Total Other Medical	\$497.00
	Claim Duration (days)	1,512.0
	Medical Recovery (days)	340.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	\$11,096.00
Other Than Physical Cause of Injury		
N=2	Total Cost of Claim	\$34,125.50
	Total Indemnity	\$29,452.50
	Total Medical	\$4,673.00
	Total Hospital	\$240.00
	Total Physician	\$544.50
	Total Other Medical	\$1,121.00
	Claim Duration (days)	290.0
	Medical Recovery (days)	258.0
	Time Away from Work (days)	9.0
	Total Lump Sum Settlement	
Repetitive Motion (Rubbed or Abraded By)		
N=15	Total Cost of Claim	\$16,697.00
	Total Indemnity	\$10,111.00
	Total Medical	\$6,629.00
	Total Hospital	\$2,765.00
	Total Physician	\$1,641.00
	Total Other Medical	\$2,553.00
	Claim Duration (days)	461.0
	Medical Recovery (days)	351.0
	Time Away from Work (days)	6.0
	Total Lump Sum Settlement	\$10,000.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
<hr/> Rubbed or Abraded, NOC <hr/>		
N=2	Total Cost of Claim	\$4,880.50
	Total Indemnity	\$466.00
	Total Medical	\$4,414.50
	Total Hospital	\$6,390.00
	Total Physician	\$1,090.00
	Total Other Medical	\$674.50
	Claim Duration (days)	134.0
	Medical Recovery (days)	106.0
	Time Away from Work (days)	15.5
	Total Lump Sum Settlement	
<hr/> Repetitive Motion (Strain or Injury By) <hr/>		
N=130	Total Cost of Claim	\$17,110.50
	Total Indemnity	\$9,324.50
	Total Medical	\$7,266.00
	Total Hospital	\$3,399.50
	Total Physician	\$2,596.50
	Total Other Medical	\$2,453.00
	Claim Duration (days)	472.5
	Medical Recovery (days)	262.0
	Time Away from Work (days)	25.0
	Total Lump Sum Settlement	\$9,690.50
<hr/> Cumulative, NOC <hr/>		
N=48	Total Cost of Claim	\$14,830.00
	Total Indemnity	\$6,400.50
	Total Medical	\$8,954.00
	Total Hospital	\$4,113.00
	Total Physician	\$2,246.00
	Total Other Medical	\$2,505.50
	Claim Duration (days)	453.0
	Medical Recovery (days)	255.0
	Time Away from Work (days)	27.0
	Total Lump Sum Settlement	\$13,506.00

Source: Kansas Division of Workers Compensation

Table 3-11 continued
2006 Closed Claims Study
Claim Costs by Cause of Injury

Cause	Variable	Median
Other-Miscellaneous, NOC		
N=83	Total Cost of Claim	\$12,217.00
	Total Indemnity	\$4,124.00
	Total Medical	\$6,107.00
	Total Hospital	\$2,965.00
	Total Physician	\$2,038.50
	Total Other Medical	\$1,255.00
	Claim Duration (days)	392.0
	Medical Recovery (days)	189.0
	Time Away from Work (days)	36.0
	Total Lump Sum Settlement	\$5,867.00

Source: Kansas Division of Workers Compensation

Table 3-12
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
No Physical Injury		
N=9	Total Cost of Claim	\$19,147.00
	Total Indemnity	\$4,500.00
	Total Medical	\$14,647.00
	Total Hospital	\$2,285.50
	Total Physician	\$1,294.00
	Total Other Medical	\$6,461.00
	Claim Duration (days)	585.0
	Medical Recovery (days)	384.0
	Time Away from Work (days)	38.0
	Total Lump Sum Settlement	\$9,150.00
Amputation		
N=24	Total Cost of Claim	\$10,449.00
	Total Indemnity	\$5,433.00
	Total Medical	\$4,319.00
	Total Hospital	\$2,608.00
	Total Physician	\$1,840.00
	Total Other Medical	\$535.00
	Claim Duration (days)	242.0
	Medical Recovery (days)	103.0
	Time Away from Work (days)	14.5
	Total Lump Sum Settlement	\$4,991.50
Burn		
N=18	Total Cost of Claim	\$4,332.50
	Total Indemnity	\$1,388.00
	Total Medical	\$2,356.50
	Total Hospital	\$4,405.50
	Total Physician	\$808.00
	Total Other Medical	\$938.50
	Claim Duration (days)	230.5
	Medical Recovery (days)	75.5
	Time Away from Work (days)	16.0
	Total Lump Sum Settlement	\$10,000.00

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
Concussion		
N=10	Total Cost of Claim	\$11,311.00
	Total Indemnity	\$2,450.00
	Total Medical	\$6,076.00
	Total Hospital	\$3,055.00
	Total Physician	\$1,678.00
	Total Other Medical	\$2,141.00
	Claim Duration (days)	403.5
	Medical Recovery (days)	89.0
	Time Away from Work (days)	28.5
	Total Lump Sum Settlement	\$7,869.50
Contusion		
N=181	Total Cost of Claim	\$9,066.00
	Total Indemnity	\$2,694.00
	Total Medical	\$5,041.00
	Total Hospital	\$2,914.00
	Total Physician	\$1,356.00
	Total Other Medical	\$1,115.00
	Claim Duration (days)	326.0
	Medical Recovery (days)	177.0
	Time Away from Work (days)	34.0
	Total Lump Sum Settlement	\$7,500.00
Crushing		
N=27	Total Cost of Claim	\$6,200.00
	Total Indemnity	\$2,000.00
	Total Medical	\$4,924.00
	Total Hospital	\$3,113.00
	Total Physician	\$1,341.50
	Total Other Medical	\$673.00
	Claim Duration (days)	273.0
	Medical Recovery (days)	120.5
	Time Away from Work (days)	16.0
	Total Lump Sum Settlement	\$4,661.50

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
<hr/>		
Dislocation		
N=33	Total Cost of Claim	\$22,062.00
	Total Indemnity	\$8,317.00
	Total Medical	\$10,530.00
	Total Hospital	\$5,409.00
	Total Physician	\$3,134.00
	Total Other Medical	\$3,124.00
	Claim Duration (days)	361.0
	Medical Recovery (days)	246.5
	Time Away from Work (days)	37.0
	Total Lump Sum Settlement	\$8,800.00
<hr/>		
Electric Shock		
N=1	Total Cost of Claim	\$10,560.00
	Total Indemnity	\$8,468.00
	Total Medical	\$2,092.00
	Total Hospital	
	Total Physician	\$494.00
	Total Other Medical	\$1,598.00
	Claim Duration (days)	440.0
	Medical Recovery (days)	92.0
	Time Away from Work (days)	67.0
	Total Lump Sum Settlement	\$6,000.00
<hr/>		
Enucleation		
N=1	Total Cost of Claim	\$1,938.00
	Total Indemnity	\$1,196.00
	Total Medical	\$742.00
	Total Hospital	\$480.00
	Total Physician	\$241.00
	Total Other Medical	\$21.00
	Claim Duration (days)	162.0
	Medical Recovery (days)	104.0
	Time Away from Work (days)	26.0
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
Foreign Body		
N=5	Total Cost of Claim	\$1,575.00
	Total Indemnity	\$500.00
	Total Medical	\$1,075.00
	Total Hospital	\$8,425.50
	Total Physician	\$648.00
	Total Other Medical	\$134.00
	Claim Duration (days)	441.0
	Medical Recovery (days)	441.0
	Time Away from Work (days)	1.0
	Total Lump Sum Settlement	\$46,664.00
Fracture		
N=282	Total Cost of Claim	\$10,256.50
	Total Indemnity	\$4,114.00
	Total Medical	\$5,902.00
	Total Hospital	\$3,710.00
	Total Physician	\$1,420.50
	Total Other Medical	\$1,328.00
	Claim Duration (days)	399.0
	Medical Recovery (days)	221.0
	Time Away from Work (days)	33.0
	Total Lump Sum Settlement	\$5,500.00
Heat Prostration		
N=1	Total Cost of Claim	\$3,295.00
	Total Indemnity	\$1,625.00
	Total Medical	\$1,670.00
	Total Hospital	\$364.00
	Total Physician	\$1,306.00
	Total Other Medical	
	Claim Duration (days)	142.0
	Medical Recovery (days)	83.0
	Time Away from Work (days)	43.0
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
<hr/>		
Hernia		
N=51	Total Cost of Claim	\$7,786.00
	Total Indemnity	\$1,720.00
	Total Medical	\$6,250.00
	Total Hospital	\$4,719.00
	Total Physician	\$1,342.00
	Total Other Medical	\$594.50
	Claim Duration (days)	222.0
	Medical Recovery (days)	192.5
	Time Away from Work (days)	30.0
	Total Lump Sum Settlement	\$15,970.00
<hr/>		
Infection		
N=8	Total Cost of Claim	\$10,745.00
	Total Indemnity	\$1,924.50
	Total Medical	\$6,535.50
	Total Hospital	\$828.00
	Total Physician	\$2,735.00
	Total Other Medical	\$1,036.00
	Claim Duration (days)	144.5
	Medical Recovery (days)	73.5
	Time Away from Work (days)	34.0
	Total Lump Sum Settlement	\$25,000.00
<hr/>		
Inflammation		
N=50	Total Cost of Claim	\$7,982.00
	Total Indemnity	\$2,988.00
	Total Medical	\$4,358.50
	Total Hospital	\$2,479.00
	Total Physician	\$1,703.50
	Total Other Medical	\$1,617.00
	Claim Duration (days)	362.5
	Medical Recovery (days)	203.0
	Time Away from Work (days)	30.0
	Total Lump Sum Settlement	\$8,288.50

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
<hr/>		
Laceration		
N=101	Total Cost of Claim	\$7,718.00
	Total Indemnity	\$2,021.00
	Total Medical	\$4,259.00
	Total Hospital	\$2,234.00
	Total Physician	\$1,676.50
	Total Other Medical	\$787.00
	Claim Duration (days)	281.0
	Medical Recovery (days)	148.0
	Time Away from Work (days)	17.5
	Total Lump Sum Settlement	\$2,851.50
<hr/>		
Poisoning-General (Not OD or Cumulative Injury)		
N=1	Total Cost of Claim	\$37,882.00
	Total Indemnity	\$23,688.00
	Total Medical	\$14,194.00
	Total Hospital	\$8,658.00
	Total Physician	\$552.00
	Total Other Medical	\$4,984.00
	Claim Duration (days)	1,468.0
	Medical Recovery (days)	1,468.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	\$16,526.00
<hr/>		
Puncture		
N=26	Total Cost of Claim	\$5,989.50
	Total Indemnity	\$620.50
	Total Medical	\$5,127.50
	Total Hospital	\$3,818.00
	Total Physician	\$1,351.50
	Total Other Medical	\$352.00
	Claim Duration (days)	345.5
	Medical Recovery (days)	67.5
	Time Away from Work (days)	17.0
	Total Lump Sum Settlement	\$5,000.00

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
Rupture		
N=44	Total Cost of Claim	\$21,170.50
	Total Indemnity	\$8,029.50
	Total Medical	\$11,398.50
	Total Hospital	\$5,993.00
	Total Physician	\$2,707.00
	Total Other Medical	\$3,069.50
	Claim Duration (days)	573.0
	Medical Recovery (days)	333.0
	Time Away from Work (days)	45.0
	Total Lump Sum Settlement	\$9,533.00
Severance		
N=4	Total Cost of Claim	\$20,343.00
	Total Indemnity	\$8,750.50
	Total Medical	\$11,592.50
	Total Hospital	\$3,933.00
	Total Physician	\$5,748.00
	Total Other Medical	\$1,589.50
	Claim Duration (days)	430.5
	Medical Recovery (days)	279.0
	Time Away from Work (days)	13.0
	Total Lump Sum Settlement	\$9,000.00
Sprain		
N=135	Total Cost of Claim	\$8,463.00
	Total Indemnity	\$3,118.00
	Total Medical	\$3,792.00
	Total Hospital	\$2,830.50
	Total Physician	\$1,386.00
	Total Other Medical	\$1,517.50
	Claim Duration (days)	317.0
	Medical Recovery (days)	178.5
	Time Away from Work (days)	26.0
	Total Lump Sum Settlement	\$6,330.00

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
<hr/>		
Strain		
N=941	Total Cost of Claim	\$11,593.00
	Total Indemnity	\$4,490.00
	Total Medical	\$6,063.00
	Total Hospital	\$3,333.50
	Total Physician	\$1,701.00
	Total Other Medical	\$1,415.00
	Claim Duration (days)	413.0
	Medical Recovery (days)	216.5
	Time Away from Work (days)	30.0
	Total Lump Sum Settlement	\$7,427.00
<hr/>		
Syncope		
N=1	Total Cost of Claim	\$44,102.00
	Total Indemnity	\$2,500.00
	Total Medical	\$41,602.00
	Total Hospital	\$20,368.00
	Total Physician	\$8,694.00
	Total Other Medical	\$6,001.00
	Claim Duration (days)	1,989.0
	Medical Recovery (days)	983.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	
<hr/>		
Vascular		
N=1	Total Cost of Claim	\$8,303.00
	Total Indemnity	\$2,915.00
	Total Medical	\$5,388.00
	Total Hospital	\$2,089.00
	Total Physician	\$801.00
	Total Other Medical	\$2,498.00
	Claim Duration (days)	604.0
	Medical Recovery (days)	604.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
Vision Loss		
N=2	Total Cost of Claim	\$23,376.50
	Total Indemnity	\$20,000.00
	Total Medical	\$3,376.50
	Total Hospital	\$1,682.00
	Total Physician	\$1,214.00
	Total Other Medical	\$1,928.00
	Claim Duration (days)	671.5
	Medical Recovery (days)	430.0
	Time Away from Work (days)	1.0
	Total Lump Sum Settlement	\$15,000.00
All Other Specific Injuries, NOC		
N=151	Total Cost of Claim	\$14,553.00
	Total Indemnity	\$5,206.00
	Total Medical	\$7,839.00
	Total Hospital	\$3,840.50
	Total Physician	\$1,949.00
	Total Other Medical	\$2,259.50
	Claim Duration (days)	445.0
	Medical Recovery (days)	252.0
	Time Away from Work (days)	25.5
	Total Lump Sum Settlement	\$7,533.00
Dust, Disease, NOC		
N=1	Total Cost of Claim	\$21,272.00
	Total Indemnity	\$4,758.00
	Total Medical	\$16,514.00
	Total Hospital	\$10,899.00
	Total Physician	\$3,022.00
	Total Other Medical	\$2,594.00
	Claim Duration (days)	2,276.0
	Medical Recovery (days)	91.0
	Time Away from Work (days)	
	Total Lump Sum Settlement	

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
Respiratory Disorders		
N=3	Total Cost of Claim	\$4,440.00
	Total Indemnity	\$4,000.00
	Total Medical	\$1,183.00
	Total Hospital	
	Total Physician	\$832.50
	Total Other Medical	\$966.00
	Claim Duration (days)	359.0
	Medical Recovery (days)	359.0
	Time Away from Work (days)	323.0
	Total Lump Sum Settlement	\$45,000.00
Dermatitis		
N=5	Total Cost of Claim	\$1,452.00
	Total Indemnity	\$339.00
	Total Medical	\$164.00
	Total Hospital	\$5,987.00
	Total Physician	\$164.00
	Total Other Medical	\$187.50
	Claim Duration (days)	180.0
	Medical Recovery (days)	78.0
	Time Away from Work (days)	9.0
	Total Lump Sum Settlement	
All Other Occupational Disease Injury, NOC		
N=2	Total Cost of Claim	\$9,485.50
	Total Indemnity	\$7,121.50
	Total Medical	\$2,364.00
	Total Hospital	\$235.00
	Total Physician	\$2,396.00
	Total Other Medical	\$1,048.50
	Claim Duration (days)	1,397.0
	Medical Recovery (days)	1,095.5
	Time Away from Work (days)	4.0
	Total Lump Sum Settlement	\$13,860.00

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
<hr/> Loss of Hearing <hr/>		
N=1	Total Cost of Claim	\$25,310.00
	Total Indemnity	\$25,000.00
	Total Medical	\$310.00
	Total Hospital	
	Total Physician	\$270.00
	Total Other Medical	\$40.00
	Claim Duration (days)	455.0
	Medical Recovery (days)	
	Time Away from Work (days)	
	Total Lump Sum Settlement	
<hr/> Carpal Tunnel Syndrome <hr/>		
N=75	Total Cost of Claim	\$17,030.00
	Total Indemnity	\$8,578.00
	Total Medical	\$7,354.00
	Total Hospital	\$3,329.00
	Total Physician	\$2,611.00
	Total Other Medical	\$1,638.00
	Claim Duration (days)	474.0
	Medical Recovery (days)	270.0
	Time Away from Work (days)	17.0
	Total Lump Sum Settlement	\$8,371.00
<hr/> All Other Cumulative Injury, NOC <hr/>		
N=54	Total Cost of Claim	\$14,033.00
	Total Indemnity	\$8,814.50
	Total Medical	\$7,029.50
	Total Hospital	\$2,034.00
	Total Physician	\$1,978.00
	Total Other Medical	\$2,879.00
	Claim Duration (days)	451.5
	Medical Recovery (days)	251.0
	Time Away from Work (days)	23.0
	Total Lump Sum Settlement	\$20,000.00

Source: Kansas Division of Workers Compensation

Table 3-12 continued
2006 Closed Claims Study
Claim Costs by Nature of Injury

Nature	Variable	Median
Multiple Physical Injuries Only		
N=52	Total Cost of Claim	\$18,490.00
	Total Indemnity	\$8,441.00
	Total Medical	\$9,103.00
	Total Hospital	\$5,471.50
	Total Physician	\$1,861.00
	Total Other Medical	\$2,222.00
	Claim Duration (days)	493.0
	Medical Recovery (days)	182.5
	Time Away from Work (days)	27.0
	Total Lump Sum Settlement	\$9,040.00

Source: Kansas Division of Workers Compensation

- Temporary total disability (TTD) claims were the most common type of claim (1,410), and its median indemnity cost was \$2,415.50. The next two most frequent types of claims, scheduled permanent partial (335) and unscheduled permanent partial (308), had median total indemnity costs of \$6,255.00 and \$10,379.00, respectively (see Table 3-13).

Table 3-13
2006 Closed Claims Study
Indemnity Costs by Benefit Type*

Benefit Type	Mean	Median	n
Temporary Total	\$8,555.74	\$2,415.50	1,410
Temporary Partial	\$8,577.71	\$2,109.50	52
Unscheduled Permanent Partial	\$15,999.90	\$10,379.00	308
Scheduled Permanent Partial	\$11,221.36	\$6,255.00	335
Lump Sum Settlements (Indemnity portion)	\$7,210.92	\$4,848.00	186

*Claims that closed in 2005 with paid indemnity & medical

Source: Kansas Division of Workers Compensation

Table 3-14
2006 Closed Claims Study
Workers Compensation Claims in Kansas

Variable	Indemnity Benefit Type	Univariate Statistics							
		Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis	Coefficient of Variation	n
Total Claim Cost	Death	\$184,732.50	\$109,702.50	\$184,732.50	\$155,142.76			83.98%	2
	Permanent Total Disability	\$19,321.00		\$19,321.00					1
	Scheduled Permanent Partial	\$21,035.34	\$1,265.40	\$13,619.00	\$23,160.58	3.07	12.45	110.10%	335
	Unscheduled Permanent Partial	\$29,189.09	\$1,594.96	\$20,655.50	\$27,991.43	2.10	4.90	95.90%	308
	Temporary Total Injury	\$18,505.43	\$731.42	\$8,772.00	\$27,464.87	3.80	21.52	148.42%	1,410
	Temporary Partial	\$17,070.52	\$3,648.22	\$6,894.00	\$26,307.68	3.15	12.07	154.11%	52
	Indemnity Portion	\$14,379.00	\$6,790.00	\$14,379.00	\$9,602.51			66.78%	2
	Lump Sum Settlement	\$13,488.14	\$921.54	\$10,216.50	\$12,568.09	2.56	7.92	93.18%	186
Total Indemnity	Death	\$129,148.00	\$54,148.00	\$129,148.00	\$76,576.84			59.29%	2
	Permanent Total Disability	\$6,735.00		\$6,735.00					1
	Scheduled Permanent Partial	\$11,221.36	\$818.86	\$6,255.00	\$14,987.67	3.14	11.83	133.56%	335
	Unscheduled Permanent Partial	\$15,999.90	\$977.44	\$10,379.00	\$17,153.93	2.00	3.97	107.21%	308
	Temporary Total Injury	\$8,555.74	\$423.33	\$2,415.50	\$15,895.91	4.37	30.51	185.79%	1,410
	Temporary Partial	\$8,577.71	\$2,204.04	\$2,109.50	\$15,893.55	2.84	8.31	185.29%	52
	Indemnity Portion	\$3,643.50	\$1,445.50	\$3,643.50	\$2,044.25			56.11%	2
	Lump Sum Settlement	\$7,210.92	\$641.41	\$4,848.00	\$8,747.66	3.09	12.36	121.31%	186
Total Medical	Death	\$55,584.50	\$55,554.50	\$55,584.50	\$78,565.93			141.34%	2
	Permanent Total Disability	\$12,586.00		\$12,586.00					1
	Scheduled Permanent Partial	\$9,813.98	\$594.70	\$7,225.00	\$10,884.72	3.33	14.65	110.91%	335
	Unscheduled Permanent Partial	\$13,189.19	\$782.44	\$8,793.50	\$13,731.73	2.36	6.92	104.11%	308
	Temporary Total Injury	\$9,949.69	\$380.33	\$5,484.00	\$14,281.54	4.11	28.36	143.54%	1,410
	Temporary Partial	\$8,492.81	\$1,681.56	\$3,776.00	\$12,125.92	3.31	13.64	142.78%	52
	Indemnity Portion	\$10,735.50	\$8,235.50	\$10,735.50	\$11,646.76			108.49%	2
	Lump Sum Settlement	\$6,277.22	\$557.30	\$4,286.50	\$7,600.63	3.93	21.62	121.08%	186

Source: Kansas Division of Workers Compensation

Table 3-14 continued
2006 Closed Claims Study
Workers Compensation Claims in Kansas

Variable	Indemnity Benefit Type	Univariate Statistics							
		Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis	Coefficient of Variation	n
Total Hospital	Death	\$46,097.50	\$46,087.50	\$46,097.50	\$65,177.57			141.39%	2
	Permanent Total Disability	\$12,586.00		\$12,586.00					1
	Scheduled Permanent Partial	\$5,945.69	\$525.51	\$4,022.00	\$7,865.07	3.39	13.64	132.28%	224
	Unscheduled Permanent Partial	\$8,006.70	\$589.26	\$4,685.50	\$9,464.92	2.79	10.23	118.21%	258
	Temporary Total Injury	\$5,967.31	\$264.86	\$3,191.00	\$8,804.34	3.84	21.56	147.54%	1,105
	Temporary Partial	\$4,225.44	\$1,243.59	\$1,859.00	\$8,154.79	4.75	26.39	192.99%	43
	Indemnity Portion	\$5,782.00	\$5,266.00	\$5,782.00	\$7,447.25			128.80%	2
	Lump Sum Settlement	\$3,408.00	\$414.01	\$1,851.00	\$4,478.24	2.75	9.72	131.40%	117
Total Physician	Death	\$8,290.00	\$8,280.00	\$8,290.00	\$11,709.69			141.25%	2
	Permanent Total Disability								
	Scheduled Permanent Partial	\$2,947.84	\$143.54	\$2,129.50	\$2,607.56	2.36	7.73	88.46%	330
	Unscheduled Permanent Partial	\$3,849.83	\$196.47	\$2,868.00	\$3,419.98	2.28	6.92	88.83%	303
	Temporary Total Injury	\$2,569.13	\$97.96	\$1,315.00	\$3,514.24	3.51	18.28	136.79%	1,287
	Temporary Partial	\$1,368.04	\$222.73	\$758.00	\$1,559.14	1.80	2.69	113.97%	49
	Indemnity Portion	\$2,936.50	\$2,642.50	\$2,936.50	\$3,737.06			127.26%	2
	Lump Sum Settlement	\$1,801.93	\$203.24	\$1,262.50	\$2,726.72	8.13	87.31	151.32%	180
Total Other Medical	Death	\$1,197.00	\$1,187.00	\$1,197.00	\$1,678.67			140.24%	2
	Permanent Total Disability								
	Scheduled Permanent Partial	\$3,143.14	\$217.02	\$1,808.50	\$3,833.38	3.17	17.14	121.96%	312
	Unscheduled Permanent Partial	\$2,943.37	\$228.68	\$1,581.50	\$3,840.18	2.96	12.14	130.47%	282
	Temporary Total Injury	\$3,400.57	\$170.75	\$1,244.50	\$5,835.65	4.60	32.85	171.61%	1,168
	Temporary Partial	\$3,924.77	\$788.44	\$1,869.00	\$5,462.50	2.27	4.64	139.18%	48
	Indemnity Portion	\$2,017.00	\$327.00	\$2,017.00	\$462.45			22.93%	2
	Lump Sum Settlement	\$2,301.40	\$247.33	\$1,454.00	\$3,309.07	5.41	43.35	143.79%	179
Lump Sum Settlement	Death	\$180,000.00		\$180,000.00					1
	Permanent Total Disability								
	Scheduled Permanent Partial	\$8,960.09	\$774.93	\$6,600.00	\$9,923.89	4.21	28.30	110.76%	164
	Unscheduled Permanent Partial	\$11,750.36	\$797.57	\$7,544.50	\$12,761.17	2.15	5.12	108.60%	256
	Temporary Total Injury	\$13,327.44	\$816.05	\$8,500.00	\$15,025.03	2.28	5.51	112.74%	339
	Temporary Partial	\$13,821.25	\$4,816.48	\$3,507.50	\$19,265.94	1.73	1.88	139.39%	16
	Indemnity Portion								
	Lump Sum Settlement	\$7,225.56	\$690.98	\$4,624.50	\$8,848.84	3.20	13.19	122.47%	164

Source: Kansas Division of Workers Compensation

Table 3-14 continued
2006 Closed Claims Study
Workers Compensation Claims in Kansas

Variable	Indemnity Benefit Type	Univariate Statistics							n
		Mean*	Standard Error	Median*	Standard Deviation*	Skewness	Kurtosis	Coefficient of Variation	
Claim Duration	Death	795.50	241.50	795.50	341.53			42.93%	2
	Permanent Total Disability	270.00		270.00					1
	Scheduled Permanent Partial	468.79	17.31	378.00	316.84	1.90	5.13	67.59%	335
	Unscheduled Permanent Partial	694.68	24.94	568.00	437.68	1.83	4.72	63.00%	308
	Temporary Total Injury	540.99	53.51	331.00	2,009.31	33.82	1,223.95	371.41%	1,410
	Temporary Partial	401.79	50.27	303.50	362.50	1.60	2.39	90.22%	52
	Indemnity Portion	574.50	177.50	574.50	251.02			43.69%	2
	Lump Sum Settlement	630.47	38.56	467.00	525.86	3.58	20.26	83.41%	186
Medical Recovery	Death	226.50	140.50	226.50	198.70			87.72%	2
	Permanent Total Disability								
	Scheduled Permanent Partial	283.66	15.97	195.50	286.50	1.93	5.25	101.00%	322
	Unscheduled Permanent Partial	359.23	17.88	277.00	304.99	2.10	5.91	84.90%	291
	Temporary Total Injury	320.61	12.20	179.00	427.24	4.11	27.22	133.26%	1,226
	Temporary Partial	214.80	33.95	144.00	242.44	1.97	3.86	112.87%	51
	Indemnity Portion	574.50	177.50	574.50	251.02			43.69%	2
	Lump Sum Settlement	514.88	40.53	375.00	543.77	3.62	20.43	105.61%	180
Time Away From Work	Death								
	Permanent Total Disability								
	Scheduled Permanent Partial	90.56	9.94	34.00	131.14	3.11	15.36	144.82%	174
	Unscheduled Permanent Partial	118.16	11.92	53.00	165.60	2.57	8.21	140.16%	193
	Temporary Total Injury	60.89	3.65	27.00	104.16	4.08	21.29	171.07%	815
	Temporary Partial	39.42	9.22	26.00	49.65	2.46	5.94	125.97%	29
	Indemnity Portion	1		1					1
	Lump Sum Settlement	149.20	48.18	1	428.23	4.64	25.30	287.01%	79

Source: Kansas Division of Workers Compensation

* In days

Table 3-15
2006 Closed Claims Study
Claim Costs For Repetitive Motion-Carpal Tunnel Syndrome Injuries

Cause of Injury	Median Indemnity	Mean Indemnity	Median Medical	Mean Medical	Median Total Costs	Mean Total Costs	n
Repetitive Motion-Carpal Tunnel Syndrome	\$8,814.50	\$17,657.07	\$7,029.50	\$9,309.65	\$14,033.00	\$26,966.72	54

Source: Kansas Division of Workers Compensation

- Carpal tunnel syndrome injuries had median indemnity costs of \$8,814.50 and median total medical costs of \$7,029.50. Median total costs for carpal tunnel claims totaled \$14,033.00. (See Table 3-15).

Comparative Analysis of 1999-2005 CCS Claims Costs and Temporal Characteristics

K.S.A. 44-557a(c) mandates the Director of Workers Compensation “to conduct studies of open and closed claims under the Workers Compensation Act” and to seek advice in order to “make valid statistical conclusions as to the distributions of costs of workers compensation benefits.” Data collected for the division’s Open and Closed Claims Study (CCS) should provide a foundation for meaningful statistical conclusions about costs and temporal characteristics of workers compensation claims in Kansas, and thus help identify trends in these claims characteristics. The CCS study is done annually, using the original study as a baseline for later years. Each CCS uses data from the prior calendar year; thus, the 2006 CCS is based on calendar year 2005 data. This study also contains data from calendar years 1998-2004.

Univariate Statistics

Univariate statistics are important quantitative tools for describing the statistical distribution of workers compensation data. The term “univariate” refers to presentation or analysis of one variable at a time and usually involves descriptive statistics, such as frequency distributions, measures of central tendency (e.g., mean and median) and dispersion (e.g., variance and standard deviation). Important variables associated with workers compensation claims include the following:

- **total indemnity costs** for the claim
- **total medical costs** for the claim
- **total cost of the claim** (includes total medical and total indemnity)
- **total physician, hospital and other medical costs** for the claim
- **claim duration** (calculated from date of injury to date of closing)
- **time away from work** (calculated from date of disability to return to work date)

- **medical recovery time** for the claim (calculated from date of injury to date of maximum medical improvement)

It is extremely important to note that after eight years of analyzing claims data, the division still maintains that distribution of medical and indemnity claim costs in Kansas are not normally distributed and, therefore, the median, rather than the mean (“average”), is the more appropriate measure of central tendency for summarizing closed claims costs data, since the median is relatively unaffected by high-cost outliers. A word of caution: none of these numbers has been controlled for inflation (see below for claim costs controlled for inflation).

Statistical measures of dispersion, such as standard deviation or skewness, help explain how outliers “inflate” the mean for both claim costs and characteristics variables. All nine variables show positive skewness (greater than zero) for every year of the CCS study (see Table 3-16). For all years, the sample distributions for claim costs and temporal variables have been positively skewed, or right skewed. Compared to a normally distributed variable, in the shape of a bell curve, the distribution of claim costs (for both indemnity and all medical variables) are skewed right, with most of the claims bunched near the left wall of the histogram, while a relatively few claims extend the histogram out to the right giving it a long tail. Hence, we use the term right skewed or positively skewed, because the values in the tail extend the distribution into positive, and not negative, values. Quantitative assessment of the skewness of a distribution can be calculated, but it must be assessed together with another measure, kurtosis, or the tendency of data to be distributed toward the ends or tails of the spread.

For a normally distributed variable, kurtosis would be close to zero.⁴ If kurtosis is less than zero, then the distribution is referred to as “light tailed,” but if greater than zero, it is described as “heavy tailed.” Since the distributions of all the study variables are asymmetrical (values cannot be less than zero), the kurtosis measures indicate that there are many outliers (high cost and large number of days) in the tails of the distribution of the study variables (kurtosis is much higher for some of the medical cost variables).

Please note the costs below (see Table 3-16 and Figures 3-1 and 3-3) are actual (nominal) costs and are not controlled for inflation. See the section below for inflation-adjusted analysis.

⁴ Actually, kurtosis of the normal distribution is three, but SAS software subtracts three from the calculation, so that the reference point becomes zero, a more intuitively appealing number in their estimation.

Table 3-16
2006 Closed Claims Study: Workers Compensation Claims in Kansas

Calendar Year	Variable	Univariate Statistics							
		Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis	Coefficient of Variation	n
2004	Total Cost of Claim (dollars)	19,891.88	850.95	9,715.00	29,904.65	3.70	19.11	150.34	1235
	Total Indemnity (dollars)	9,555.47	440.61	3,223.00	15,484.19	3.24	13.04	162.05	1235
	Total Medical (dollars)	10,336.40	526.00	4,927.00	18,481.42	5.54	44.27	178.80	1235
	Total Physician Costs (dollars)	3,011.20	143.17	1,501.50	4,893.05	5.65	51.95	162.49	1168
	Total Hospital Costs (dollars)	6,114.34	405.04	2,667.50	1,352.14	7.00	71.90	202.02	930
	Total Other Medical (dollars)	3,293.00	168.37	1,184.00	5,429.66	3.43	16.09	164.89	1040
	Claim Duration (days)	555.25	14.71	391.00	517.08	1.86	4.96	93.13	1235
	Time Away from Work (days)	88.34	7.55	30.00	190.73	6.16	61.14	215.91	638
	Medical Recovery (days)	329.95	11.70	193.00	380.24	2.45	10.22	115.24	1057
2003	Total Cost of Claim (dollars)	24,244.95	1,978.32	11,242.50	104,308.31	20.91	511.65	430.23	2,780
	Total Indemnity (dollars)	12,641.78	1,351.00	4,903.00	71,219.41	32.74	1,294.86	563.37	2,779
	Total Medical (dollars)	11,611.90	1,026.30	5,033.00	54,102.51	21.19	513.33	465.92	2,779
	Total Physician Costs (dollars)	3,357.92	225.12	1,811.00	11,617.40	24.84	735.95	345.97	2,663
	Total Hospital Costs (dollars)	7,698.89	909.94	2,751.00	41,439.79	18.63	384.22	538.26	2,074
	Total Other Medical (dollars)	2,873.14	374.45	986.00	18,148.43	41.88	1,915.81	631.66	2,349
	Claim Duration (days)	619.80	11.01	489.00	526.13	2.33	8.92	84.89	2,283
	Time Away from Work (days)	272.37	87.30	35.00	3,483.27	19.95	399.19	1,278.88	1,592
	Medical Recovery (days)	368.08	8.43	246.00	402.81	3.39	22.74	109.44	2,282
2002	Total Cost of Claim (dollars)	17,690.36	711.14	9,147.50	27,852.79	5.25	46.26	157.45	1,534
	Total Indemnity (dollars)	9,318.82	413.97	3,732.00	16,187.27	4.36	28.97	173.71	1,529
	Total Medical (dollars)	8,401.91	405.68	4,285.50	15,888.80	8.84	126.75	189.11	1,534
	Total Physician Costs (dollars)	2,802.84	129.60	1,433.00	4,300.40	5.20	47.54	153.43	1,101
	Total Hospital Costs (dollars)	4,383.59	290.22	2,008.00	8,614.33	7.81	91.15	196.51	881
	Total Other Medical (dollars)	2,127.50	154.13	780.00	4,972.91	14.56	326.46	233.74	1,041
	Claim Duration (days)	551.97	14.61	384.50	572.27	2.67	9.31	103.68	1,534
	Time Away from Work (days)	2,385.45	291.80	31.00	8,927.45	3.64	11.27	374.25	936
	Medical Recovery (days)	323.44	13.54	164.00	439.49	2.82	10.10	135.88	1,053
2001	Total Cost of Claim (dollars)	14,856.73	544.94	7,398.50	23,577.91	5.29	47.78	158.70	1,872
	Total Indemnity (dollars)	7,442.08	307.06	2,573.00	12,863.64	3.82	18.93	172.85	1,755
	Total Medical (dollars)	7,879.78	332.67	4,108.50	14,393.53	9.26	144.12	182.66	1,872
	Total Physician Costs (dollars)	2,072.15	77.65	1,202.00	2,828.64	5.28	53.14	136.51	1,327
	Total Hospital Costs (dollars)	3,902.37	189.37	2,327.50	5,897.96	5.12	42.04	151.14	970
	Total Other Medical (dollars)	2,120.92	260.95	874.00	9,020.72	30.02	985.84	425.32	1,195
	Claim Duration (days)	500.49	13.04	324.50	564.40	3.01	11.11	112.77	1,872
	Time Away from Work (days)	128.11	7.06	50.00	246.28	6.23	56.64	192.24	1,216
	Medical Recovery (days)	391.55	11.53	241.50	499.03	3.44	15.47	127.45	1,872

Source: Kansas Division of Workers Compensation

Table 3-16 Continued
2006 Closed Claims Study: Workers Compensation Claims in Kansas*

Calendar Year	Variable	Univariate Statistics							
		Mean	Standard Error	Median	Standard Deviation	Skewness	Kurtosis	Coefficient of Variation	n
2000	Total Cost of Claim (dollars)	13,639.39	408.46	7,064.00	19,197.63	4.12	30.52	140.75	2,209
	Total Indemnity (dollars)	6,530.81	228.65	2,296.00	10,746.36	3.62	17.84	164.55	2,209
	Total Medical (dollars)	7,108.58	232.69	3,834.00	10,936.24	5.98	66.35	153.85	2,209
	Total Physician Costs (dollars)	2,282.25	66.81	1,351.50	3,077.74	4.14	29.34	134.86	2,122
	Total Hospital Costs (dollars)	4,314.73	187.53	2,300.00	7,594.41	8.94	140.10	176.01	1,640
	Total Other Medical (dollars)	2,136.52	103.46	683.00	4,353.92	7.59	105.57	203.79	1,771
	Claim Duration (days)	449.83	9.19	332.00	431.81	2.61	9.65	95.99	2,209
	Time Away from Work (days)	76.42	3.27	32.00	121.46	3.38	14.36	158.94	1,378
	Medical Recovery (days)	261.30	6.48	175.00	304.04	3.13	15.31	116.36	2,199
1999	Total Cost of Claim (dollars)	16,800.72	592.80	6,909.00	29,371.84	5.57	50.97	174.82	2,455
	Total Indemnity (dollars)	7,235.45	264.76	2,115.00	13,118.47	4.19	24.68	181.31	2,455
	Total Medical (dollars)	6,872.88	280.39	3,342.00	13,892.52	11.06	200.06	202.14	2,455
	Total Physician Costs (dollars)	2,770.01	131.20	1,369.00	6,409.96	23.59	833.40	231.41	2,387
	Total Hospital Costs (dollars)	4,215.40	200.59	2,051.50	8,231.63	10.06	175.24	195.28	1,684
	Total Other Medical (dollars)	1,603.54	93.34	557.00	4,144.81	10.76	175.05	258.48	1,972
	Claim Duration (days)	442.86	8.32	329.00	412.25	2.28	8.92	93.09	2,455
	Time Away from Work (days)	89.94	4.28	29.00	166.78	4.41	26.40	185.44	1,519
	Medical Recovery (days)	256.67	6.53	151.00	323.25	3.38	17.74	125.94	2,453
1998	Total Cost of Claim (dollars)	17,484.72	694.38	7,396.00	32,338.94	7.49	110.87	184.96	2,169
	Total Indemnity (dollars)	7,936.09	306.92	2,926.00	14,294.14	4.85	36.36	180.12	2,169
	Total Medical (dollars)	7,163.45	1,252.84	2,605.00	58,321.20	44.66	2,048.86	814.15	2,167
	Total Physician Costs (dollars)	2,039.81	68.55	1,042.00	3,128.68	4.31	28.36	153.38	2,083
	Total Hospital Costs (dollars)	3,612.86	171.30	1,655.00	6,538.48	6.41	68.60	180.98	1,457
	Total Other Medical (dollars)	1,777.74	221.00	517.50	9,371.18	35.10	1,383.89	527.14	1,798
	Claim Duration (days)	423.46	8.85	314.00	412.31	2.76	11.30	97.37	2,169
	Time Away from Work (days)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Medical Recovery (days)	280.47	6.79	184.50	315.42	3.07	15.40	112.46	2,158

Source: Kansas Division of Workers Compensation

Figure 3-1
Average (Median) Total Indemnity & Total Medical Claim Costs in Kansas 1998-2004 (Non Inflation-Adjusted)

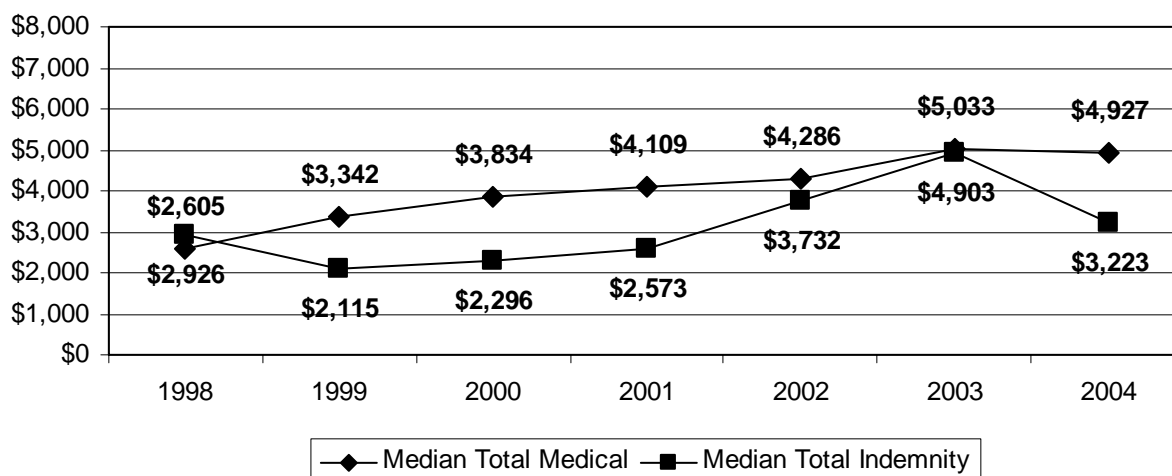
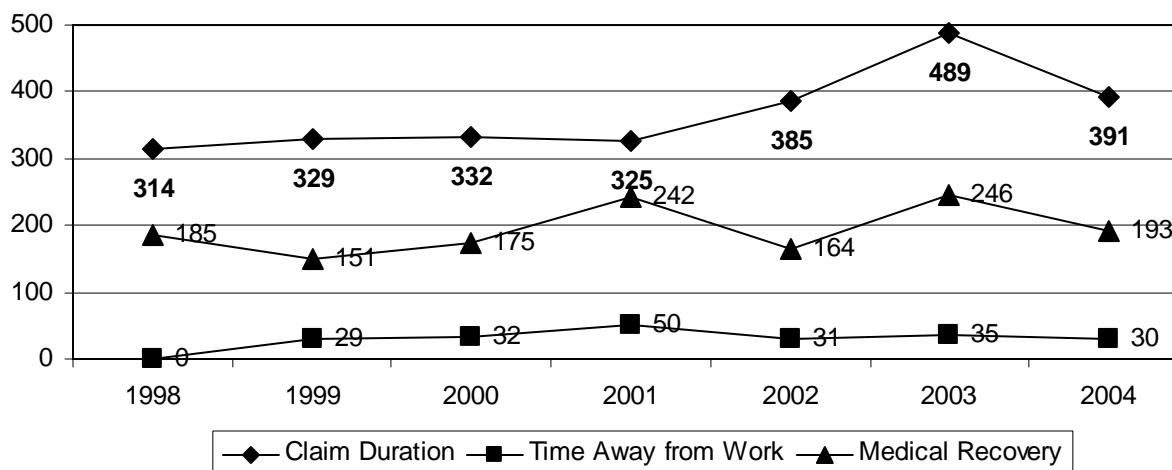


Figure 3-2
Average (Median) Temporal Characteristics of Closed Claims in Kansas 1998-2004



Total Claim Costs for CCS 1999-2006

Total costs for each claim were calculated for each year of the CCS and include:

- **total indemnity costs** for the claim
- **total medical costs** for the claim, which included the **total physician, hospital and other medical costs**

Median total claim costs per sample year are reported in Table 3-17. Median total claim costs for 2005 were \$11,164.00. Indemnity constituted 49.76 percent of median total claim cost for 2005, while medical was 50.24 percent.

Table 3-17
2006 Closed Claims Study
Total Claims Costs* for Calendar Years 1998-2005

Calendar Year	Median Total Costs (Dollars)*	Percent Indemnity	Percent Medical
1998	7,396.00	52.58	47.42
1999	6,909.00	51.28	48.72
2000	7,064.00	47.88	52.12
2001	7,398.00	46.96	53.04
2002	9,147.00	52.51	47.49
2003	11,242.00	52.12	47.88
2004	9,715.00	48.04	51.96
2005	11,164.00	49.76	50.24

*Sum of total incurred indemnity & medical costs per claim

Source: Kansas Division of Workers Compensation

Inflation-Adjusted Comparative Analysis of Claims Costs for Calendar Years 1998-2004

In order to compare claim costs over time, the division used standard statistical procedures to adjust for inflation. Every year, the value of the dollar to the average American consumer is driven down by inflation. This makes comparison of year-to-year costs difficult, because the value of the dollar changes. In order to control for this fluctuation, the Bureau of Labor Statistics (BLS) produces multiplying factors that are meant to “even out” cost data. These factors are referred to as the Consumer Price Indexes, and when used properly in an inflation adjustment formula, these indexes allow the researcher to represent each year’s costs with a consistent dollar value. See Appendix A for detail on the methodology.

Highlights of this analysis are as follows:

- Table 3-18 shows both real (inflation adjusted) and nominal median indemnity costs for calendar years 1998-2004. All costs are expressed in 2004 dollars. Total indemnity costs,

adjusted for inflation, increased, on average, 3.35 percent yearly, from 1998-2004. But, adjusted median total costs, over the same period, reveal that total indemnity actually decreased 4.82 percent.

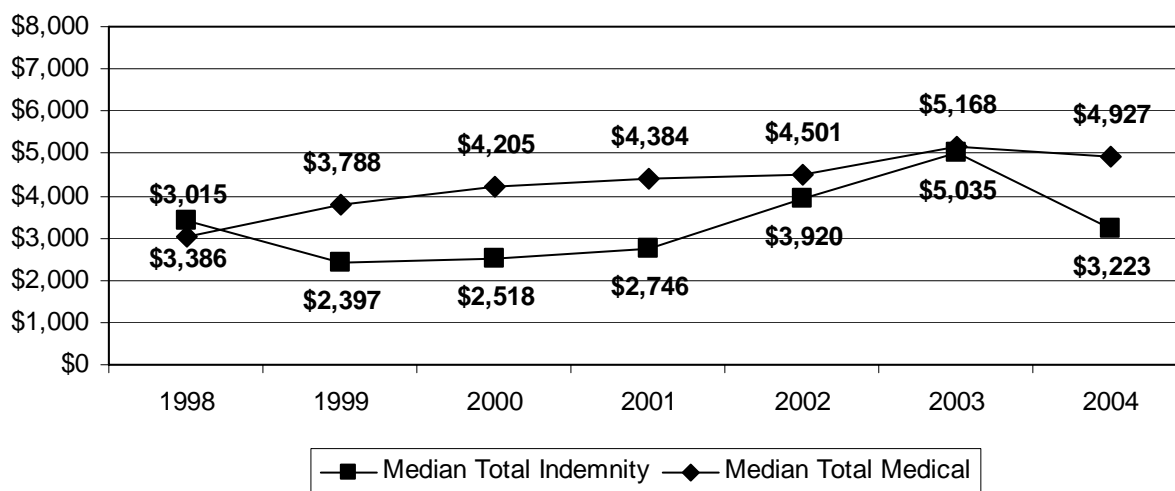
- Examining specific benefit types, total indemnity costs, adjusted for inflation, for temporary total disability (TTD) claims increased, on average, 5.03 percent yearly, from 1998-2004 (see Table 3-18). Total increase, adjusted for inflation, over the same period, was 16.30 percent. Median total medical costs for TTD claims increased, on average, 12.69 percent yearly, and in total, 90.83 percent, from 1998-2004.
- Costs for the same period, for temporary total claims, and unscheduled and scheduled permanent partial claims, are also shown in Table 3-18.
- Figure 3-2 illustrates the trend in the average, inflation-adjusted median of total indemnity and total medical costs for 1998-2004.

Table 3-18
2006 Closed Claims Study: Costs for Claims 1998-2004

		Non-Inflation Adjusted Median Indemnity Costs	Inflation Adjusted Median Indemnity Costs	Inflation Adjusted Average Annual Increase 1998- 2004*	Inflation Adjusted Total Increase 1998- 2004*	Non-Inflation Adjusted Median Medical Costs	Inflation Adjusted Median Medical Costs	Inflation Adjusted Average Annual Increase 1998- 2004*	Inflation Adjusted Total Increase 1998- 2004*
Total Indemnity for all claims				3.35%	-4.82%			8.96%	63.42%
	1998	\$2,926	\$3,386			\$2,605	\$3,015		
	1999	\$2,115	\$2,397			\$3,342	\$3,788		
	2000	\$2,296	\$2,518			\$3,834	\$4,205		
	2001	\$2,573	\$2,746			\$4,109	\$4,384		
	2002	\$3,732	\$3,920			\$4,286	\$4,501		
	2003	\$4,903	\$5,035			\$5,033	\$5,168		
	2004	\$3,223	\$3,223			\$4,927	\$4,927		
Temporary total claims				5.03%	16.30%			12.69%	90.83%
	1998	\$1,853	\$2,145			\$1,952	\$2,259		
	1999	\$1,478	\$1,675			\$2,722	\$3,085		
	2000	\$1,359	\$1,491			\$2,947	\$3,233		
	2001	\$1,600	\$1,707			\$3,512	\$3,748		
	2002	\$2,284	\$2,399			\$4,630	\$4,863		
	2003	\$2,910	\$2,988			\$4,886	\$5,017		
	2004	\$2,495	\$2,495			\$4,310	\$4,310		
Temporary partial claims				-23.01%	-89.81%			-12.17%	-68.47%
	1998	\$2,748	\$3,180			\$3,609	\$4,177		
	1999	\$657	\$744			\$2,395	\$2,715		
	2000	\$402	\$441			\$2,671	\$2,930		
	2001	\$526	\$561			\$2,158	\$2,302		
	2002	\$423	\$444			\$1,257	\$1,320		
	2003	\$432	\$444			\$839	\$862		
	2004	\$324	\$324			\$455	\$1,317		
Scheduled permanent partial claims				2.86%	-2.76%			3.32%	-27.50%
	1998	\$4,713	\$5,455			\$4,287	\$4,962		
	1999	\$4,315	\$4,891			\$4,939	\$5,598		
	2000	\$6,000	\$6,581			\$5,810	\$6,373		
	2001	\$5,745	\$6,131			\$4,660	\$4,972		
	2002	\$5,070	\$5,326			\$3,260	\$3,424		
	2003	\$7,440	\$7,640			\$6,386	\$6,557		
	2004	\$5,304	\$5,304			\$3,597	\$3,597		
Unscheduled permanent partial claims				-1.48%	-14.36%			5.84%	17.77%
	1998	\$8,126	\$9,405			\$5,771	\$6,679		
	1999	\$7,724	\$8,755			\$6,923	\$7,847		
	2000	\$8,848	\$9,705			\$6,607	\$7,247		
	2001	\$7,844	\$8,370			\$6,779	\$7,234		
	2002	\$9,999	\$10,503			\$4,365	\$4,585		
	2003	\$8,461	\$8,688			\$5,798	\$5,953		
	2004	\$8,054	\$8,054			\$7,866	\$7,866		

*Negative percentage indicates a decrease

Figure 3-3
Average (Median) Total Indemnity & Total
Medical Claim Costs in Kansas 1998-2004
(Inflation-Adjusted)



- Median total medical costs for all claims, adjusted for inflation, increased, on average, 8.96 percent yearly, and, in total, 63.42 percent from 1998-2004 (see Table 3-19).
- Median total hospital costs for all claims, adjusted for inflation, increased, on average, 6.94 percent yearly, and, in total, 39.27 percent from 1998-2004 (see Table 3-19).
- Median total physician costs for all claims, adjusted for inflation, increased, on average, 5.40 percent yearly, and, in total, 24.51 percent from 1998-2004 (see Table 3-19).
- Median total other-medical costs for all claims, adjusted for inflation, increased, on average, 12.82 percent yearly, and, in total, nearly doubled (97.69 percent) from 1998-2004 (see Table 3-19).
- For a graphical representation of the average median total indemnity and the average median total medical costs, see Figure 3-2.

Table 3-19
2006 Closed Claims Study
Medical Costs for Claims 1998-2004

	Non-Inflation Adjusted Median Costs	Inflation Adjusted Median Costs	Inflation Adjusted Average Annual Increase 1998-2004	Inflation Adjusted Total Increase 1998-2004
Total Medical Costs for all Claims			8.96%	63.42%
1998	\$2,605	\$3,015		
1999	\$3,342	\$3,788		
2000	\$3,834	\$4,205		
2001	\$4,109	\$4,384		
2002	\$4,286	\$4,501		
2003	\$5,033	\$5,168		
2004	\$4,927	\$4,927		
Total Hospital Costs for all Claims			6.94%	39.27%
1998	\$1,655	\$1,915		
1999	\$2,052	\$2,325		
2000	\$2,300	\$2,523		
2001	\$2,328	\$2,484		
2002	\$2,008	\$2,109		
2003	\$2,751	\$2,825		
2004	\$2,667	\$2,668		
Total Physician Costs for all Claims			5.40%	24.51%
1998	\$1,042	\$1,206		
1999	\$1,369	\$1,552		
2000	\$1,352	\$1,482		
2001	\$1,202	\$1,283		
2002	\$1,433	\$1,505		
2003	\$1,811	\$1,860		
2004	\$1,502	\$1,502		
Total Other Medical Costs for all Claims			12.82%	97.69%
1998	\$518	\$599		
1999	\$557	\$631		
2000	\$683	\$749		
2001	\$874	\$933		
2002	\$780	\$819		
2003	\$986	\$1,012		
2004	\$1,184	\$1,184		

Source: Kansas Division of Workers Compensation

- When trying to “smooth” a yearly increase (decrease) with an average annual increase, it should be noted that legal costs, for both employer and claimant, tend to be more volatile, dramatically increasing or decreasing year to year (see Table 3-20).
- Total attorney costs, adjusted for inflation, increased annually, on average, 25.20 percent and, in total, 137.00 percent, from 1998-2004 (see Table 3-20).
- Employer attorney costs, adjusted for inflation, increased annually, on average, 17.11 percent and, in total, 117.16 percent, from 1998-2004 (see Table 3-20).
- Claimant attorney costs, adjusted for inflation, increased annually, on average, 125.49 percent and, in total, 601.32 percent, from 1998-2004 (see Table 3-20).

Table 3-20
2006 Closed Claims Study
Legal Costs for Claims 1998-2004

	Non- Inflation Adjusted Median Costs	Inflation Adjusted Median Costs	Inflation Adjusted Average Annual Increase 1998-2004	Inflation Adjusted Total Increase 1998-2004
Total Attorney Costs			25.20%	137.00%
1998	\$321	\$371		
1999	\$500	\$566		
2000	\$432	\$473		
2001	\$869	\$927		
2002	\$499	\$524		
2003	\$783	\$804		
2004	\$879	\$879		
Employer Attorney Costs			17.11%	117.16%
1998	\$302	\$350		
1999	\$324	\$367		
2000	\$382	\$419		
2001	\$626	\$668		
2002	\$495	\$520		
2003	\$744	\$763		
2004	\$759	\$759		
Claimant Attorney Costs			125.49%	601.32%
1998	\$1,526	\$1,766		
1999	\$2,000	\$2,267		
2000	\$2,466	\$2,705		
2001	\$2,977	\$3,177		
2002	\$500	\$525		
2003	\$2,462	\$2,528		
2004	\$12,386	\$12,386		

Source: Kansas Division of Workers Compensation

- Table 3-21 lists both real (inflation adjusted) and nominal median total costs (medical and indemnity) for calendar years 1998-2004. Inflation-adjusted total costs increased, on average, 3.05 percent yearly from 1998-2004. The inflation-adjusted total increase, for the same period, was 13.50 percent.

Table 3-21
2006 Closed Claims Study
Total Costs for Claims 1998-2004

	Non-Inflation Adjusted Median Costs	Inflation Adjusted Median Costs	Inflation Adjusted Average Annual Increase 1998-2004	Inflation Adjusted Total Increase 1998-2004
Total Indemnity & Medical Costs for all Claims			3.05%	13.50%
1998	\$7,396	\$8,560		
1999	\$6,909	\$7,831		
2000	\$7,064	\$7,748		
2001	\$7,399	\$7,895		
2002	\$9,148	\$9,609		
2003	\$11,243	\$11,545		
2004	\$9,715	\$9,715		

Source: Kansas Division of Workers Compensation

Temporal Characteristics of Claims 1998-2004

Table 3-22 and Figure 3-3 show the overall increase in the average number of days for claim duration, time away from work, and medical recovery time.

- Claim duration increased, on average, 4.84 percent yearly and, in total, 24.52 percent from 1998-2004.
- Time away from work increased, on average, 5.44 percent yearly but increased, in total, only 3.45 percent from 1999-2004 (note: 1998 data was not available).
- Medical recovery time increased, on average, 5.34 percent yearly but increased, in total, only 4.32 percent from 1998-2004.

Table 3-22
2006 Closed Claims Study
Temporal Characteristics of Claims 1998-2004

	Median Number of Days	Average Annual Increase 1998- 2004	Total Increase 1998-2004
Claim Duration		4.84%	24.52%
1998	314		
1999	329		
2000	332		
2001	325		
2002	385		
2003	489		
2004	391		
Time Away From Work		5.44%	3.45%
1998	n/a		
1999	29		
2000	32		
2001	50		
2002	31		
2003	35		
2004	30		
Medical Recovery Time		5.34%	4.32%
1998	185		
1999	151		
2000	175		
2001	242		
2002	164		
2003	246		
2004	193		

Source: Kansas Division of Workers Compensation

Kansas Employer Workers Compensation Costs 1984-2004

For the first time this year, the division has calculated and published standard measures of statewide employer costs for workers compensation, adjusted for inflation, for the period 1984-2004 (see Tables 3-23 to 3-26).

- Inflation-adjusted wages increased, on average, 2.30 percent yearly from 1984-2004, for a total increase of 56.99 percent (see Table 3-23).
- During this same period, inflation-adjusted total premiums paid for workers compensation insurance also rose, on average, 2.37 percent yearly, for a total increase of 46.69 percent (see Table 3-24).
- In Kansas from 1984-2004, inflation-adjusted premiums as a percentage of inflation-adjusted wages, a common statistic for measuring employer cost, increased at an average annual rate of only 0.17 percent; however, over the entire period, it actually decreased by 6.67 percent (see Table 3-25).
- In contrast, Table 3-26 also shows that in the entire United States from 1991-2004, inflation-adjusted premiums as a percentage of wages, decreased at an average annual rate of 0.32 percent, for a 6.22 percent decline over the entire period (note: data for U.S. only available from 1991-2004). Please also note, however, that premiums, as a percentage of wages, are still significantly higher nationally than it is in Kansas.

Table 3-23
Kansas Workers Total Wages 1984-2004

	Non- Inflation Adjusted Total Wages Kansas	Inflation Adjusted Total Wages Kansas	Inflation Adjusted Average Annual Increase 1984-2004	Inflation Adjusted Total Increase 1998-2004
Total Wages for Kansas			2.30%	56.99%
1984	\$15,629,617,558	\$27,042,187,360		
1985	\$16,330,124,650	\$27,342,771,097		
1986	\$17,210,097,362	\$28,299,448,800		
1987	\$18,128,087,903	\$28,826,803,365		
1988	\$19,196,887,817	\$29,453,786,048		
1989	\$20,204,632,152	\$29,723,498,957		
1990	\$21,530,813,530	\$30,173,850,240		
1991	\$22,441,718,296	\$30,352,589,495		
1992	\$23,942,707,247	\$31,590,593,591		
1993	\$24,814,846,398	\$31,944,615,087		
1994	\$26,103,011,345	\$32,909,891,939		
1995	\$27,715,506,384	\$34,114,254,167		
1996	\$29,551,866,243	\$35,423,609,601		
1997	\$31,889,467,672	\$37,426,589,405		
1998	\$34,480,895,902	\$39,906,160,970		
1999	\$36,405,814,885	\$41,265,923,671		
2000	\$38,546,008,818	\$42,280,729,768		
2001	\$39,787,033,805	\$42,456,993,793		
2002	\$40,181,390,263	\$42,206,569,154		
2003	\$40,450,524,720	\$41,537,660,883		
2004	\$42,452,954,879	\$42,452,954,879		

Source: Kansas Department of Labor, Division of Labor Market Information Services

Table 3-24
Kansas Employer Workers Compensation Premiums
1984-2004

	Non- Inflation Adjusted Total Premiums Kansas	Inflation Adjusted Total Premiums Kansas	Inflation Adjusted Average Annual Increase 1984-2004	Inflation Adjusted Total Increase 1998-2004
Total Premiums Earned for Kansas			2.37%	46.69%
1984	\$140,223,325	\$242,612,809		
1985	\$170,955,138	\$286,243,204		
1986	\$202,033,619	\$332,214,277		
1987	\$222,846,661	\$354,364,835		
1988	\$259,548,305	\$398,224,979		
1989	\$263,386,009	\$387,473,214		
1990	\$293,048,038	\$410,685,253		
1991	\$337,125,586	\$455,964,841		
1992	\$363,578,560	\$479,714,445		
1993	\$365,646,558	\$470,703,641		
1994	\$312,116,539	\$393,507,149		
1995	\$322,205,785	\$396,594,235		
1996	\$282,897,458	\$339,107,149		
1997	\$261,895,503	\$307,369,680		
1998	\$261,594,835	\$302,754,477		
1999	\$252,545,287	\$286,259,615		
2000	\$247,235,161	\$271,189,764		
2001	\$269,386,691	\$287,464,231		
2002	\$307,451,748	\$322,947,598		
2003	\$324,780,102	\$333,508,795		
2004	\$355,877,798	\$355,877,798		

Source: Kansas Insurance Department

Table 3-25
Employer Workers Compensation Costs
Kansas 1984-2004

	Premiums as % of Inflation Adjusted Total Wages	Average Annual Increase 1984-2004	Total Increase 1984-2004*
Premiums as a Percent of Total Kansas Wages		0.17%	-6.67%
1984	0.90%		
1985	1.05%		
1986	1.17%		
1987	1.23%		
1988	1.35%		
1989	1.30%		
1990	1.36%		
1991	1.50%		
1992	1.52%		
1993	1.47%		
1994	1.20%		
1995	1.16%		
1996	0.96%		
1997	0.82%		
1998	0.76%		
1999	0.69%		
2000	0.64%		
2001	0.68%		
2002	0.77%		
2003	0.80%		
2004	0.84%		

*Negative percentage indicates a decrease

Source: Kansas Division of Workers Compensation

Table 3-26
Employer Workers Compensation Costs
United States 1991-2004*

	Premiums as % of Inflation Adjusted Total Wages	Average Annual Increase 1991- 2004**	Total Increase 1991-2004**
Premiums as a Percent of Total U.S. Wages		-0.32%	-6.22%
1991	2.41%		
1992	2.52%		
1993	2.66%		
1994	2.67%		
1995	2.60%		
1996	2.52%		
1997	2.44%		
1998	2.17%		
1999	2.11%		
2000	1.90%		
2001	1.87%		
2002	1.93%		
2003	2.09%		
2004	2.26%		

* U.S. data only available from 1991 and later

** Negative percentage indicates a decrease

Source: John F. Burton Jr., *Workers' Compensation Costs for Employers 1986 to 2005* (Workers' Compensation Policy Review, vol 6, issue 2, March/April 2006); pp. 3-21.

Appendix A

Technical Notes: Occupational Injury and Illness Incidence Rates and Closed Claims Study

Occupational Injury and Illness Incidence Rates

BLS Survey of Occupational Injuries and Illnesses: The Bureau of Labor and Statistics (BLS), with the help of the state agencies, selects a non-proportional stratified probability sample of employment establishments and mails them questionnaires. Employers are instructed to record all nonfatal employee injury and illness incidents, number of days away from work for each recorded injury/illness, the number of employee hours worked and the establishment's average employment. Participants in the annual survey consist of employers who maintain Occupational Safety and Health Administration (OSHA) records on employee injuries and illnesses on a regular basis under federal law and smaller employers who are exempt from OSHA record keeping requirements. The data collection process differs for the former and the latter. The former are mailed a questionnaire in February, following the survey year, and are asked to transfer from their records all injuries and illnesses incurred as well as demographic and hours worked data. The latter, exempt employers (those with fewer than 11 employees and those designated as "low-hazard industries" by OSHA) are notified in December of the prior year (e.g., contacted in December of 2000 to record injuries for the 2001 survey) that they have been chosen to participate in the survey and must keep records of all employee injuries. The participating state agencies are responsible for collecting data from employers within their jurisdiction and for submitting these questionnaires to BLS for analysis. The BLS uses its incidence rates as a benchmark by which to compare the frequency of injuries and illnesses occurring within jurisdictions, industries or specific occupations for a calendar year. The variable "Total Injuries and Illnesses per 100 Full-time workers" (the most widely quoted measure) is calculated as follows:

Formula: $IR = (N/EH) \times 200,000$

IR = Incidence Rate

N = Total number of occupational injuries and illnesses

EH = Total hours worked by all private industry employees during the calendar year

200,000 = Base for 100 equivalent full-time workers - 40 hours per and 50 weeks per year

Kansas Occupational Injury and Illness Incidence Rates: The division collects data on the entire population of workplace injuries and illnesses in the state of Kansas through its first report of injury form and stores it in its relational database. Every employer covered under the Workers Compensation Act that has workplace injuries must submit first reports of injury. The severity of each occupational accident or illness and the industrial classification code are mandatory data elements that must be reported by employers to the state. The severity of each accident or illness is exhibited by the numerical code representing the following severity categories: 0-No time lost, 1-Time lost and 2- Fatality. The division's analysts utilized the BLS statistical formula (see above) to calculate the incidence of injury for each severity classification for Kansas's non-federal employment hours for the past ten fiscal years. Data used in the calculation of incidence rates was obtained from the Kansas Labor Market Information Services and division databases.

Kansas Closed Claims Study (CCS) Methodology

The following is a description of the methodology used by the Technology and Statistics section of the division for the 2006 Closed Claims Study (CCS).

Sample Design: The division consulted with a professor of statistics from Washburn University in order to achieve both efficiency and effectiveness in the CCS Study. Rather than collecting data from the entire population of claims for a calendar year, which would be impractical (as it would result in very large data sets), extremely expensive and labor intensive, the division's researchers used a random sample from the population and make valid inferences about its characteristics using reliable and credible statistical techniques.

The Workers Compensation division must have a sample that is sufficiently large and accurately representative of the population in order to perform relevant statistical inference. The sample must also preserve the power of equal probability associated with simple random sampling for statistical purposes. This enables the researchers to process the statistics without having to weigh different variables differently. Simple random sampling will not work with this data because carriers with higher paid losses tend to have a higher proportion of paid loss claims, making the distribution of paid loss claims unevenly distributed. In order to sample a larger percentage of those carriers, the division utilizes a two-stage type of probability sampling procedure known as "disproportionate stratified sampling." That procedure ensures that different groups within the population will be adequately represented in the sample.

The general strategy employed is to first create strata (subsets of the total population) that are more homogeneous than the population as a whole, and then to sample a different fraction of each strata. Then, when recombined through analysis, the resulting sample will be reasonably representative of the more heterogeneous total population. The population was stratified according to paid losses. The specific variable used to stratify the population was a percent of total paid losses for all workers compensation claims in the state of Kansas. Subsequent to stratification, the division selected carriers from each stratum by utilizing a random number generator. All carriers in any particular stratum had the same chance of being selected as any other carrier in the same stratum. The selected carriers were asked to randomly select claims from their own databases that met the CCS study criteria.

Data Collection: The organizations included in the study were then asked by the division to randomly sample from their databases approximately 200 (or less, if they did not have 200) claims for the specified calendar year. The sample was to be taken from each entity's pool of claims, including both medical and indemnity payments. Each claim in the sample also was required to have been open at least one day during the period of January 1, 2005, to December 31, 2005.

The division secured permission from the National Council on Compensation Insurance to print and use the Detailed Claim Information (DCI) survey instrument in order to create data definitions and structure for the Kansas Closed Claims Study survey. DCI is a national standard for reporting comprehensive claim data from insurance carriers. Adhering to the DCI structure, programmers in the Kansas Department of Labor created two software packages to assist reporting entities. One package was a manual entry system; the other application allowed a text

file to be imported electronically. Both products included editing limitations on inputs to certain data fields. In addition, the division's analysts performed data scrubbing on the data sets to ensure that accurate aggregate statistics were reported to the legislature.

Response Rate: Non-response bias is always a threat to the accuracy of a sample because non-respondents may differ significantly from survey respondents. Typically, in any study such as this one, certain organizations do not respond due to various circumstances, including, but not limited to, bankruptcy, refusal to answer or lost forms. This year, however, all participants responded, thus the statistics do not need to be adjusted to reflect a non-response rate.

Adjusting for Inflation: In order to compare claim costs over time the division utilized standard statistical procedures to adjust past costs for the effects of inflation. Every year, the value of the dollar to the average American consumer is driven down by inflation. This makes comparison of costs from year to year difficult to accurately interpret because the value of the dollar does not remain constant. In order to remedy this situation, the Bureau of Labor Statistics (BLS) has produced multiplying factors that are meant to "even out" cost data. These factors are referred to as Consumer Price Indexes and when used properly in an inflation adjustment formula, allow the researcher to represent each year's costs with a consistent dollar value.

Over the last 25 years, the BLS has made numerous improvements to the CPI-U (Consumer Price Index for All Urban Consumers), making it a more accurate conversion factor for comparing costs over time. However, because the CPI-U is tied to federal income tax brackets, Social Security benefits, wage levels specified in collective bargaining agreements, government programs and private contracts, it would be impracticable for the BLS to update older CPI-U's to reflect the changes. Therefore, the researcher is not able to represent costs over time in a consistent dollar value by using the CPI-U. The CPI-U is thus better situated for converting specific costs for simple comparisons and not for analyzing time series data.

In order to remedy the situation for the researcher, the BLS has developed the Consumer Price Index for All Urban Consumers Research Series (CPI-U-RS). This series, built exclusively for researchers doing time series analyses, allows the researcher to represent cost figures that reflect estimates of what inflation would have been if it had been measured using current CPI-U methods since 1978. The CPI-U-RS incorporates most of the improvements made to the CPI-U over time, however it has some limitations. The estimates are based on research covering a short time and extrapolated to a longer time period. Additionally, some of the improvements haven't been included for various reasons. In spite of these limitations, the CPI-U-RS is the most detailed and systematic estimate available of a consistent CPI series. CPI-U-RS is utilized by the Division of Workers Compensation for adjusting all costs for inflation from 1998-2004.